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THE
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VOLUME V

REPORTS OF INVESTIGATORS

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THE MADRAS PROVINCIAL BANKING ENQUIRY COMMITTEE

REPORTS OF INVESTIGATORS

Report of M.R.Ry. M. P. NARAYANA NAYAR Avargal, B.A., on the investigation of the villages in Madura taluk, Madura district.

CHITTAMPATTI alias TAMARAIPATTI VILLAGE.

This village is ten miles north of Madura and eight miles south of Melur. The metalled road from Madura to Melur passes through the village. A number of buses ply along this road. The area of the village is 1,608 acres. The population according to the census of 1921 was 976 of which 463 were males and 513 females. The population according to the census of 1911 was 1,825. The apparent decrease in population is due to the fact that the major portion of the village of Kodikulam was separated from Tamaraipatti in 1919. Since the census of 1921, there has only been an excess of six births over deaths in the village up to the end of 1928.

The whole village is irrigated by the Periyar channels. The total rainfall in the village for fasli 1338 was 16·14 inches. As the village is connected with Madura by a good road and as the distance is only ten miles, the produce of the village is generally taken in country carts and sold in Madura. Paddy is the only important crop raised, the extents cultivated with dry crops being inappreciable. The Madura-Melur road is the only important road passing through the village. There are a few minor roads, viz., a cross road from the Madura-Melur road to Madura-Alagarkoil road, a cart-track from Chittampatti to Pudu Tamaraipatti, a hamlet of Kodikulam, a road connecting Madura-Melur road with Ayilangudi in the north and a cart-track from Madura-Melur road to Kodikulam in the west.

There is a telephone service between Madura and Chittampatti for the exclusive use of the Public Works Department.

The percentage of literacy in the village may be roughly put at seven. There is a Taluk Board elementary school in the village. It has four classes and 28 boys on its rolls.

The village has two small hamlets—Kayampatti and Kottankulam—the former being inhabited by the tenants of absentee pattadars who live in Madura and other places. There are a few well-built houses in Chittampatti which also boasts of a rice mill owned by one of the ryots. There is a weekly shandy on the border of the village where vegetables, meat and groceries are sold.

There are 193 families in the village. Of these, 23 families have sufficient income from land to maintain themselves; 34 families just maintain themselves by supplementing their income from their own lands by cultivating the lands of others on varam or kuthagai. One hundred and thirty-six families including 30 families belonging to the depressed classes possess no land at all and 18 families owning land are involved in debt.

There is a branch post office and also a Sub-Registrar's office here. This is the headquarters of a P.W.D. Supervisor who attends to the regulation of irrigation by Periyar channels.

2. Appendix I shows the area under each crop, the gross yield under each crop and the value of the yield as per prices which obtained in fasli 1338 in the village market. Of the total extent of 1,127 acres cultivated in the village in fasli 1338, the extent cultivated with paddy was 1,079

acres, of which 430 acres were cultivated with a second crop and 3 acres with a third crop. Horsegram was grown on 2 per cent of the area and ragi, varagu, cholam, maize and mochai on the remaining extent.

The first paddy crop lasts from July to September and goes by the name of kodai crop; the second crop which is of longer duration lasts from October to February and is called *kalam* crop. On single crop lands the *kalam* crop will be raised in September and harvested in January.

3. Appendix II shows the classification of holdings according to size and the extents cultivated by owners and tenants respectively. Seventy-eight per cent of the pattadars in the village own from 1 to 5 acres and 12 per cent from 6 to 10 acres. Five per cent of the pattadars own 11 to 15 acres and 2 per cent 16 to 20 acres. Three per cent of the pattadars own from 21 to 55 acres. Thirty-six per cent of the pattadars own up to one acre, 23 per cent from 1 to 2 acres, 10 per cent from 2 to 3 acres, 4 per cent from 3 to 4 acres and 5 per cent from 4 to 5 acres. Ryots who own less than 5 acres generally cultivate a few more acres on lease or varam tenure.

4. Fifty-three per cent of the total acreage is cultivated by owners, 30 per cent is let on lease (kuthagai) and 17 per cent on varam. The rate of lease amount ranges from 5 to 12 kalams per acre, while the varam usually paid is half the produce. If the land is let on lease, the landowner pays the full kist, while in the case of varam tenure he pays half the kist and half the cost of manure, the other half being contributed by the varamdar. Of a total number of 305 pattadars, 224 are absentees.

5. The estimated gross yield of paddy on 1,079 acres for fasli 1338 is 17,197 kalams, which works out to 16 kalams per acre. Last year, at harvest time, paddy was selling in the village at 9 measures per rupee. The price of paddy may therefore be taken at Rs. 8 per kalam of 72 measures. I have adopted this rate in my calculations. The ryots have a tendency to under-estimate the yield and over-estimate the expenditure. So their statements cannot be wholly relied on. I tested the accuracy of their statements by enquiring of labourers and varamdars in the fields and personally verifying the yield in a few cases on the thrashing floor. As a result of this independent enquiry, I have come to the conclusion that in this village where the wet lands (single crop) bear three rates of assessment, viz., Rs. 8-12-0, Rs. 7-8-0 and Rs. 6-4-0, the first class of lands will yield about 14 kalams per acre for the first crop and 10 kalams for the second crop, the second class of lands 12 kalams and 8 kalams and the third class 10 and 6 kalams respectively. I have adopted these rates in estimating the gross yield. The ryots usually state the yield exclusive of harvesting expenses. We have to adopt the yield inclusive of harvesting expenses. A ryot's holding generally consists of different classes of lands. On an average, 40 per cent of the lands are usually cultivated with a second crop in this village. Roughly speaking, half the wet area of the village are first-class lands, of which half the extent is cultivated with a second crop. The areas of second and third class lands are more or less equal and in each class one-third of the extent is cultivated with a second crop.

The value of an acre of first-class land when sold by private negotiation will be about Rs. 1,200, of second-class land from Rs. 900 to Rs. 1,000 and of third-class land Rs. 700. When sold in court auction, it is the creditor or his man that usually buys the land and the price will be about Rs. 600 per acre. The price of an acre of land in revenue sale will be only Rs. 400 or Rs. 500. As the defaulter will get the sale cancelled by paying up arrears of kist with commission within 30 days, the bidders usually bid only for small amounts.

6. About 25 acres could be reclaimed and brought under wet cultivation at a small cost. Permanent improvements appear to have been effected in respect of about 10 acres during the past three years. The only kind of permanent improvement effected is that of deepening the lands and strengthening the bunds and thereby rendering the lands more fit for cultivation.

7. The live-stock in the village consists of 302 bulls, 91 cows, 93 she-buffaloes, 39 he-buffaloes, 57 calves and 123 sheep. There are 69 carts in the village.

8. Paddy grown in this village is generally taken to Madura in country carts and stored in godowns belonging to brokers, who charge a commission of one anna per bag of 54 measures and one measure of paddy per cart for selling the paddy either to wholesale merchants or to retail purchasers. They also collect a commission of one anna per bag from the purchasers; they may have to forego this commission if they have large stocks which they are anxious to clear off and the demand does not keep pace with the supply.

When paddy sells at 8½ measures at Madura, it is sold at 9 measures in the village. The difference in price represents the cart-hire of 4 annas per bag and the commission paid to the broker. It is not usual for the ryots to hold up their paddy with a view to sell it at higher prices later on; their practice is to sell it whenever money is needed, e.g., for payment of kist, purchase of cloths and other necessaries, payment of interest and repayment of debts. If co-operative sale societies are formed, the paddy of the village can be stocked in granaries and sold on favourable terms, the society advancing the amounts required by members on the security of the produce held up for future sale.

9. As regards cultivation expenses, the ryots who were examined give different versions and most of them over-estimate the expenditure. In respect of some of the items, such as seed and harvesting expenses, the expenses of cultivation may vary according to the nature of the soil and the situation of the land. If the land is one recently converted from dry to wet or of gravelly soil, it would require less seed, while old wet lands would require more seed. Harvesting expenses will vary according to the distance of the field from the thrashing floor. They will also depend on the demand for and supply of labour which will be affected when the cultivation of the second crop on certain lands coincides with the harvesting of the first crop on other lands owing to timely rains. A ryot with a larger holding will be able to effect economies in the matter of agricultural implements, bulls and manure. Bearing these facts in mind, I have worked out the cultivation expenses for holdings ranging from 5 to 35 acres at regular intervals of 5 acres after fixing reasonable average cost under each item.

I have adopted an average rate of 30 measures of seed per acre; the seed is not generally purchased by the ryots, but selected old paddy is held in stock for that purpose. I have adopted a price of Rs. 9 per kalam of seed as against Rs. 8 for ordinary paddy. The cost of a plough, spade and leveller has been put at Rs. 2-8-0, Rs. 1-8-0 and Rs. 4 respectively. The price of plough-bulls has been put at Rs. 40, Rs. 50 and Rs. 60. A depreciation of 25 per cent has been allowed for plough-bulls and of 10 per cent for cart bulls. The price of cart bulls ranges from Rs. 125 to Rs. 200. A depreciation of 12 per cent has been allowed for a cart inclusive of repairing charges. Each plough would require an additional plough-share every year and at the end of the year the parts of the plough that would be left would be worth only 12 annas which would represent the cost of the additional plough-share. Hence the original cost of the ploughs has to be taken as the depreciation under this head. It is unnecessary to increase the number of ploughs and spades in proportion to the increase in the extent of the holding. The following uniform rates have been adopted for labour charges:—

	Per acre.		
	Rs.	A.	P.
Ploughing and repairing the bund	6	0	0
Plucking seedlings	1	0	0
Transplanting seedlings	3	0	0
Removing weeds	1	8	0

As regards harvesting charges, the average rate has been fixed at 60 measures per acre for reaping and first threshing and 30 measures per acre for the second threshing (sootadi). At 9 measures per rupee, this works out to Rs. 10 per acre. The ryots employ farm-servants who are paid at different rates and they attend to all the agricultural work except plucking and transplanting seedlings, removing weeds and harvesting. They are paid at rates varying from Rs. 30 to Rs. 80 per annum; those who receive payments in grain get one-twelfth of the yield after paying harvesting charges. They are also given maintenance charges for six months. As the rates of pay given to the farm-servants vary with different

ryots, it is not possible to adopt a standard rate for purposes of calculation. The farm-servants do also household work for their masters during the off-season. It is difficult to calculate what portion of their pay should be debited to cultivation expenses. There is also the cost of feeding them, which it is difficult to estimate with any degree of accuracy. I therefore thought that the best plan would be to find out the cost of labour for ploughing and repairing the bund on the assumption that it was hired labour and my calculations have been made accordingly. As regards plucking and transplanting seedlings and removing weeds, it is hired labour that is usually employed and the average cost of such labour has been adopted. As regards manure, the different kinds of manure used are (1) clay, (2) rubbish, (3) the manure obtained by penning herds of sheep and cattle in the fields, (4) bonemeal and ammonium phosphate, (5) leaf manure, (6) groundnut and castor cakes. If the soil is gravelly, clay is used. Rubbish and the dung of cattle are the kinds of manure in general use in this village. The other kinds of manure are used only occasionally. There will be a saving in the cost of manure under cartage if one's own cart is used for carrying manure. I have allowed one cart for ryots holding from 10 to 25 acres and two for those holding 30 and 35 acres. There will also be a saving in the average cost of manure if the holding is large. This accounts for the difference in the average cost of manure for holdings of different sizes. Basing the calculation on the proportion of the extents of lands bearing different rates of assessment and of single crop, and double crop lands, the average kist per acre works out to Rs. 9-7-0. This rate has been adopted in my calculations. Deducting cultivation expenses and kist the average net profit per acre ranges from Rs. 70 to Rs. 82 in respect of holdings from 5 to 35 acres. Details of calculations are given in Appendix III, Statements 1 to 7.

10. The ryots of this village have, generally speaking, no other source of income except agriculture. The only exception to this is the establishment of a rice mill by a ryot who owns 35 acres. This mill started work in January 1928. Details of actual income and expenditure for the official year 1928-29 in respect of the rice mill are given below:—

	Rs.
Capital invested	8,000
Annual income from milling paddy (at 6 annas per bag of 54 measures)	1,603
Pay of establishment (annual)	924
Expenditure on oil and machinery	480
Total expenditure	1,404
Profit	199
Return on capital outlay	2½ per cent.

In this mill paddy is not milled for trade but only for domestic consumption. There are also other mills within a radius of four miles. Hence the low profit.

11. *Investments.*—The ryots of this village who are Kallars have no idea of post office savings banks, Government securities and post office cash certificates. If they have spare wealth, they usually invest it in the purchase of lands. They sometimes even borrow money and purchase lands. They are not in the habit of lending large sums to their brother ryots on interest. They do not also invest in nidhis or private banks. Nor do they invest large sums in ornaments. It is unusual to find a ryot investing more than Rs. 500 in ornaments.

12. *Finance.*—There is no co-operative society in this village, neither any nidhi nor private bank. The ryots no doubt occasionally obtain small loans from their brother ryots, but when they have to borrow large sums, they generally have recourse to the professional money-lenders doing shroff business (Manjaputhur Chettis), grocery merchants and Sourashtras (cloth dealers) of Madura. They also at times obtain loans from the paddy brokers of Madura. These financing agencies grant loans irrespective of the purpose for which they are needed. In most of the cases the loans are recovered without resort to court.

13. *Terms of business.*—Loans are usually granted on simple mortgage of land for periods ranging from one to three years; when the amounts are large, the lands are mortgaged with possession (*othi*) for periods generally

ranging from three to five years. An examination of the records in the Sub-Registrar's office shows that during the period of eight years from 1921 to 1928 there were 89 *othis* or mortgages with possession aggregating to the amount of Rs. 62,347, which gives an average of eleven *othis* and Rs. 7,793 per year. The amount of each *othi* thus averages Rs. 708. During the period of eight years referred to above, 403 simple mortgages were effected to an aggregate amount of Rs. 1,32,796. This gives an average of 50 mortgages and Rs. 16,600 a year. The amount of each simple mortgage thus averages Rs. 332.

As regards the rates of interest, 31 per rent of the amounts were borrowed at 1½ kalams per Rs. 100 per annum; 20 per cent at 1¾ kalams, 10 per cent at 2 kalams, 9 per cent of the amounts at 12 per cent, 5 per cent of the amounts at 13½ per cent, 5 per cent at 1¼ kalams, 4 per cent at 1⅝ kalams, 4 per cent of the amounts at 15 per cent, 3 per cent of the amounts at 7½ per cent, 2 per cent of the amounts at 9 per cent, again 2 per cent at 13½ per cent, 1½ per cent of the amounts at 9⅜ per cent, 1 per cent of the amounts at 18 per cent and ⅛ per cent of the amounts at 1 kalam. The money rates of interest ranged from 6 per cent to 18¾ per cent and the grain rates from 1 kalam of 72 measures to 2¾ kalams. At Rs. 8 per kalam of paddy, the grain rates when converted into money rates ranged from 8 per cent to 22 per cent. The rate of interest has gone down from 2 kalams to 1¼ kalams, i.e., from 16 per cent to 12 per cent during the past eight years.

Only a solitary loan of Rs. 200 was granted at 6 per cent during the period of eight years. Similarly, there was only one loan of Rs. 65 at 18¾ per cent and one loan of Rs. 20 at 2¾ kalams or 22 per cent. These rates may therefore be left out of account as exceptional. Grain rates of interest find favour with the money-lenders and traders at Madura who finance the ryots. Even when money rates were stipulated in the pro-notes, the money-lenders sometimes used to demand actual payment of the interest in grain.

As regards simple bonds and pro-notes, the average number per year was only three and the average amount Rs. 535. The interest varied from 12 to 18 per cent. The money-lenders and traders of Madura do not encourage borrowing on simple bonds and pro-notes except in the case of big landholders. Money is, however, borrowed on pro-notes from brother ryots. Many of the registered simple bonds were executed by farm-servants in favour of their masters.

14. *Chit system.*—The chit system provides the only form of investment for small sums in this village. Eight chits are run in the village, six on the auction system and two on the lottery system. The nominal value of each of the auction chits is Rs. 1,000. The chit lasts for four years. There are ten members for each chit and each of them pays a half-yearly subscription of Rs. 100. The auction is knocked down to the lowest bidder and the difference between the total amount and the amount of the bid is distributed among all the subscribers, including the conductor. The conductor gets a lump sum of Rs. 1,000 in the second or third chit and he pays his subscription just like any other member after deducting his share of the profit. The subscriber who did not bid at any of the chits gets the whole amount at the last chit.

Prize chit.—In one of the chits there are 100 subscribers paying a half-yearly subscription of Rs. 20 each. The chit lasts for five years. Lots are cast and a prize of Rs. 200 is given to the subscriber whose lot is drawn. The prize-winner need not make further payments. After ten such chits are over, each of the 90 remaining subscribers will be paid a sum of Rs. 200. The balance of subscription amount, after paying Rs. 200 to the prize-winner, will be lent out to the subscribers at 12 per cent or to outsiders on a slightly higher rate on proper security. There is an element of chance in this form of chit and the profits obtained by the conductor of the chit are large. The other chit is also run on similar lines. The only difference is that the subscription is Rs. 10 and the prize paid Rs. 100.

The chits run in this village are said to be free from irregularities or malpractices and the subscribers have confidence in the conductors of the chit.

15. *Indebtedness.*—My enquiry shows that the existing indebtedness of the village is Rs. 88,630 including a sum of Rs. 1,000 lent by Government under the Land Improvement Loans Act. Appendix IV shows the classification of the debt according to the agency from which and the purposes

for which loans were taken and the mode by which the debt was contracted. It will be seen from the statement that 21 per cent of the loans were obtained from the traders and 35 per cent from the money-lenders at Madura, 16 per cent from the ryot money-lenders of the village, 27 per cent from the ryot money-lenders of outside villages and 1 per cent from Government. The bulk of the dry lands fit for conversion to wet have already been so converted. The supply of water now available in the Periyar is just sufficient for the requirements of the existing ayacut and the extension of wet cultivation on new lands has therefore been prohibited. This explains why larger sums were not borrowed from Government under the Land Improvement Loans Act. A loan under the Agriculturists Loans Act is subject to prior encumbrances on the land and as the lands of the ryots are usually encumbered it will be difficult for them to obtain loans under that Act.

As regards the purposes for which the loans were taken, we have to accept the version of the debtors, which it is not possible to verify as the purpose of the loans is usually mentioned in the documents in a stereotyped form, viz., "domestic expenses and liquidation of prior or miscellaneous debts." The Kalla ryots object to giving information about the debts of their neighbours. According to the information furnished by the debtors themselves, the bulk of the loans were taken for discharging prior debts, building new houses and family expenses. Next in order comes purchase of lands, purchase of bulls and cultivation expenses. The ryots keep no accounts and they find it difficult to recollect the exact purpose for which particular sums were borrowed. In their vocabulary "family expense" is a comprehensive term connoting not only maintenance charges, but also expenses incurred in connexion with marriages, funerals and religious ceremonies.

As regards the mode of borrowing, it will be seen from Appendix IV that 83 per cent of the amounts were borrowed on mortgage of land whether with or without possession, 3 per cent on simple bonds without specific security, 12 per cent on pro-notes and 2 per cent as oral loans. One and a half kalams or 12 per cent is the usual rate of interest. Appendix IV-A gives a comparative view of the rates of interest obtaining in Chittampatti and three neighbouring villages for quinquennial periods from 1904 to 1928 and for 1929.

The money-lenders do not deduct interest in advance as the Marwaris do. This is done by Nattukottai Chettis who lend sums on pro-notes to traders and other needy persons for short periods, but the ryots do not borrow from them as they want long-term loans on mortgages for agricultural purposes. It is not customary for money-lenders to exact service from their debtors in lieu of or in addition to interest. There are no grain debts in this village or neighbouring villages.

16. The ryots find no difficulty in obtaining loans for expenses during cultivation and for capital and permanent improvements and for other special needs such as land revenue and maintenance charges, as the professional money-lenders and Sourashtras of Madura are ready to grant loans on the mortgage of the lands. An examination of some of the families involved in debt shows that the ryots are only too ready to borrow for marriages and other unproductive objects. They take a number of loans of small sums from the same creditor and the debt accumulates owing to non-payment of interest. Fresh mortgage deeds are executed for larger sums including interest and a portion of the holding is sold either to the creditor or to somebody else to liquidate the debt. Lands are mortgaged with possession as this course would obviate the necessity for payment of interest. Often the lands mortgaged with possession are leased by the mortgagee to the mortgagor.

Indebtedness is more common among the smaller landowners than among the larger ones. Of the total debt of Rs. 88,630, a sum of Rs. 42,000 is due from the larger landholders, i.e., those owning 10 acres and above. Deducting a sum of Rs. 23,650 which relates to a single case of exceptional extravagance, the percentage of indebtedness for the larger landholders is 21. Including that sum, the percentage for the larger landholders is 47 and for the smaller ones 53. It is interesting to note that the percentage for ryots holding under 5 acres is 36, while that for ryots holding from 5 to 10 acres is 17. During the past five years, 35 acres have passed from

the ryots of the village to the money-lenders of Madura. Of this extent, only 9 acres are from larger landowners and 26 acres from smaller ones. During the same period, 23 acres passed from smaller landholders to larger ones. The figures speak for themselves.

Detailed accounts of some families involved in debt in the village will be found in Appendix V. A study of the economic condition of those families justifies the conclusion that the provision of cheap and facile credit for the ryots will do more harm than good unless it is accompanied by the provision of adequate safeguards against unproductive expenditure and the adoption of necessary measures for encouraging thrift and self-help. Unless the tendency to borrow is restrained and the desire to save stimulated, the provision of cheap credit while lessening the burden of indebtedness is likely to increase its volume.

17. *General.*—This village may be considered fairly typical of the villages in the Periyar area. In three hamlets of the neighbouring village of Kodikulam, where tenants who have come from other places are cultivating the lands, night-soil is used as manure and the yield has consequently doubled itself. This manure is not used in Chittampatti and some hamlets of Kodikulam, where the cultivators are Kallars. There is no difference between the two villages so far as standard of life, prices and cost of living are concerned. Chittampatti, however, compares unfavourably with Kodikulam so far as indebtedness is concerned because there is better yield in the latter village owing to the use of night-soil as manure.

Appendix I.

(1) Area under each crop—

	Acs.
Paddy	* 1,078·80
Ragi	8·34
Varagu	4·00
Cholam	10·66
Maize	3·00
Vali	0·30
Mochai	3·78
Horsegram	19·43
Lady's Finger (Vendai)	0·18

* (of which 430·46 acres are cultivated with a second crop and 2·96 acres with a third crop also).

(2) Gross yield under each crop—

	Kalams.
Paddy	17,197
Ragi	40
Varagu	8
Cholam	30
Maize	9
Vali	1
Mochai	4
Horsegram	40

(3) Value of the yield as per prices which obtained in 1928-29 in the village market—

	Rs.
Paddy	1,37,676
Ragi	480
Varagu	32
Cholam	360
Maize	36
Vali	4
Mochai	48
Horsegram	411
	1,38,947

Appendix II.

(*a*) Holdings classified by size—

	Pattas.	Acs.	Per cent.	Per cent.
* From 1 to 5 acres	239	342·51	78·4	28·9
,, 6 to 10 ,,	37	253·44	12·2	21·5
,, 11 to 15 ,,	14	178·68	4·6	15·0
,, 16 to 20 ,,	5	87·33	1·6	7 4
,, 21 to 25 ,,	2	48·66	0·7	4·1
,, 26 to 30 ,,	4	106·74	1·3	9 0
,, 31 to 35 ,,	1	30·81	0·3	2 6
,, 36 to 40 ,,	1	37·22	0·3	3·1
,, 41 to 45 ,,	1	42·50	0·3	3·7
,, 46 to 50 ,,	..	..	..	..
,, 51 to 55 ,,	1	54·89	0·3	4·7
	305	1,182·78	100·0	100·0

	Pattas.	Acs.	Per cent.
* Up to 1 acre	110	53·85	36
From 1 to 2 acres	71	100·58	23
,, 2 to 3 ,,	31	78·08	10
,, 3 to 4 ,,	12	41·77	4
,, 4 to 5 ,,	15	68·23	5
	239	342·51	

(*b*) **Extents cultivated by owner or sublet—**

	PATTAS.	ACS.	PER CENT.	PER CENT.
Cultivated by owners ..	176	623·98	57·7	52·8
Let on varam	71	202·27	23·3	17·0
Let on kuthagai	58	356·53	19·0	30·2
	305	1,182·78	100·0	100·0

APPENDIX III.

(1) *Details of income and expenditure of a holding of 5 acres consisting of different classes of lands of which 2 acres are cultivated with a second crop.*

Income.

	RS.	A.	P.
Gross yield of paddy—			
Eighty Kalams at Rs. 8 per kalam	640	0	0
Gross yield of straw—			
Twenty-one cart-loads less ten cart-loads required for feeding two pairs of plough-bulls or eleven cart-loads at Rs. 5	55	0	0
Total ..	695	0	0

Expenditure.

Seed—			
Thirty measures per acre at 8 measures per rupee—Cost Rs. 3-12-0 × 7	26	4	0
Agricultural implements—			
Two ploughs—Depreciation at Rs. 2½	5	0	0
One leveller worth Rs. 4—Depreciation	1	0	0
One spade worth Rs. 1-8-0—Depreciation	0	12	0
Two pairs of plough-bulls worth Rs. 40 each—Depreciation at Rs. 10 per pair	20	0	0
Labour—			
Ploughing and repairing the bund at Rs. 6 per acre ..	42	0	0
Plucking seedlings at Re. 1 per acre	7	0	0
Transplanting seedlings at Rs. 3 per acre	21	0	0
Removing weeds at Rs. 1-8-0 per acre	10	8	0
Harvesting—Sixty measures of paddy for reaping and first threshing and 30 measures for the second threshing—Value at 9 measures per rupee for 630 measures ..	70	0	0
Manure	95	0	0
Kist	47	3	0
Total ..	345	11	0
Net profits ..	349	5	0
Average net profit per acre ..	69	14	0

(2) *Details of income and expenditure for a holding of 10 acres consisting of different classes of lands of which 4 acres are cultivated with a second crop.*

Income.

	RS.	A.	P.
Gross yield of paddy—			
10 × 16 or 160 kalams at Rs 8 per kalam	1,280	0	0
Gross yield of straw—			
Forty-two cart-loads less twenty cart-loads required for feeding three pairs of plough-bulls and one pair of cart-bulls or twenty-two cart-loads at Rs. 5	110	0	0
Total ..	13,90	0	0

Expenditure.

	Rs.	A.	P.
Seed—			
Thirty measures per acre at 8 measures per rupee—Costs Rs. 3-12-0 × 14	52	8	0
Agricultural implements—			
Three ploughs—Depreciation at Rs. 2½	7	8	0
Two spades—Depreciation at annas 12	1	8	0
One leveller—Depreciation	1	0	0
Three pairs of plough-bulls—Rs. 120—Depreciation at Rs. 10 per pair	30	0	0
One pair of cart-bulls—Rs. 150.—Depreciation at 10 per cent	15	0	0
One country cart—Rs. 100—Depreciation at 12 per cent.	12	0	0
Labour—			
Ploughing and repairing the bund at Rs. 6 per acre ..	84	0	0
Plucking seedlings at Re. 1 per acre	14	0	0
Transplanting seedlings at Rs. 3 per acre	42	0	0
Removing weeds at Rs. 1-8-0 per acre	21	0	0
Harvesting at Rs. 10 per acre	140	0	0
Manure	140	0	0
Kist	94	6	0
Total expenditure ..	554	14	0
Net profits ..	735	2	0
Average net profit per acre ..	73	8	0

(3) *Details of income and expenditure for a holding of 15 acres consisting of different classes of lands of which 6 acres are cultivated with a second crop.*

Income.

	Rs.	A.	P.
Gross yield of paddy—			
15 × 16 or 240 kalams at Rs. 8 per kalam	1,920	0	0
Gross yield of straw—			
63 cart-loads less 25 cart-loads required for feeding four pairs of plough-bulls and one pair of cart-bulls—38 cart-loads at Rs. 5	190	0	0
Total ..	2,110	0	0

Expenditure.

	Rs.	A.	P.
Seed—			
30 measures per acre at 8 measures per rupee—cost Rs. 3-12-0 × 21	78	12	0
Agricultural implements—			
4 Ploughs—Depreciation at Rs. 2-8-0	10	0	0
3 spades—Depreciation at annas 12	2	4	0
1 leveller Rs. 4—Depreciation	2	0	0
4 pairs of plough-bulls—Rs. 180—Depreciation	45	0	0
1 country cart—Rs. 100—Depreciation	12	0	0
1 pair of cart-bulls—Rs. 150—Depreciation	15	0	0

	Rs.	A.	P.
Labour—			
Ploughing and repairing the bund at Rs. 6 per acre ..	126	0	0
Plucking seedlings at Re. 1 per acre	21	0	0
Transplanting seedlings at Rs. 3 per acre	63	0	0
Removing weeds at Rs. 1-8-0 per acre	31	8	0
Harvesting at Rs. 10 per acre	210	0	0
Manure	200	0	0
Kist	141	9	0
Total expenditure ..	958	1	0
Net profits ..	1,151	15	0
Average net profit per acre ..	76	13	0

(4) *Details of income and expenditure for a holding of 20 acres consisting of different classes of lands, of which 8 acres are cultivated with a second crop.*

Income.

	Rs.	A.	P.
Gross yield of paddy—			
20 × 16 or 320 kalams at Rs. 8 per kalam..	2,560	0	0
Gross yield of straw—			
Eighty-four cart-loads less 30 cart-loads required for feeding five pairs of plough bulls and one pair of cart bulls—54 cart-loads at Rs 5	270	0	0
Total ..	2,830	0	0

Expenditure.

	Rs.	A	
Seed—			
Thirty measures per acre at eight measures per rupee— Cost Rs. 3-12-0 × 28	105	0	0
Agricultural implements—			
Five ploughs—Depreciation at Rs. 2-8-0	12	8	0
Four spades—Depreciation at annas 12	3	0	0
One leveller Rs. 4—Depreciation	2	0	0
Five pairs of plough bulls worth Rs. 220—Depreciation ..	55	0	0
One country cart Rs. 100—Depreciation	12	0	0
One pair of cart bulls worth Rs. 150—Depreciation at 10 per cent	15	0	0
Labour—			
Ploughing and repairing the bund at Rs. 6 per acre ..	168	0	0
Plucking seedlings at Re. 1 per acre	28	0	0
Transplanting seedlings at Rs. 3 per acre	84	0	0
Removing weeds at Rs. 1-8-0 per acre	42	0	0
Harvesting at Rs. 10 per acre	280	0	0
Manure	250	0	0
Kist	188	12	0
Total expenditure	1,245	4	0
Net profits	1,584	12	0
Average net profit per acre	79	4	0

(5) *Details of income and expenditure for a holding of 25 acres consisting of different classes of lands, of which 10 acres are cultivated with a second crop.*

Income.

	Rs.	A.	P.
Gross yield of paddy—			
25 × 16 or 400 kalams at Rs. 8 per kalam	3,200	0	0
Gross yield of straw—			
Hundred and five cart-loads less 35 cart-loads required for feeding six pairs of plough bulls and one pair of cart bulls—70 cart-loads at Rs. 5 per cart	350	0	0
Total ..	3,550	0	0

Expenditure.

	Rs.	A.	P.
Seed—			
Thirty measures per acre at eight measures per rupee —Cost Rs. 3-12-0 × 35	131	4	0
Agricultural implements—			
Six ploughs—Depreciation at Rs. 2-8-0	15	0	0
Five spades—Depreciation at annas 12	3	12	0
One leveller—Rs. 4—Depreciation	3	0	0
Six plough bulls—Rs. 280—Depreciation	70	0	0
One country cart worth Rs. 100—Depreciation	12	0	0
One pair of cart bulls—Rs. 200—Depreciation at 10 per cent	20	0	0
Labour—			
Ploughing and repairing the bund at Rs. 6 per acre ..	210	0	0
Plucking seedlings at Re. 1 per acre	35	0	0
Transplanting seedlings at Rs. 3 per acre	105	0	0
Removing weeds at Rs. 1-8-0	52	8	0
Harvesting at Rs. 10 per acre	350	0	0
Manure	300	0	0
Kist	235	15	0
Total expenditure	1,543	7	0
Net profits	2,006	9	0
Average net profit per acre	80	4	0

(6) *Details of income and expenditure for a holding of 30 acres consisting of different classes of lands, of which 12 acres are cultivated with a second crop.*

Income.

	Rs.	A.	P.
Gross yield of paddy—			
30 × 16 or 480 kalams at Rs. 8 per kalam	3,840	0	0
Gross yield of straw—			
One hundred and twenty-six cart-loads less 45 cart-loads required for feeding seven pairs of plough bulls and two pairs of cart bulls—81 carts at Rs. 5	405	0	0
Total ..	4,245	0	0

Expenditure.

	Rs.	A.	P.
Seed—			
30 measures per acre at 8 measures per rupee—Cost Rs. 3-12-0 × 42	157	8	0
Agricultural implements—			
7 ploughs—Depreciation at Rs. 2-8-0	17	8	0
6 spades—Depreciation at As. 12	4	8	0
1 leveller worth Rs. 4—Depreciation	3	0	0
7 plough bulls worth Rs. 320—Depreciation	80	0	0
2 country carts worth Rs. 200—Depreciation	24	0	0
2 Pairs of cart bulls worth Rs. 250—Depreciation at 10 per cent.	25	0	0
Labour—			
Ploughing and repairing the bund at Rs. 6 per acre ..	252	0	0
Plucking seedlings at Re. 1 per acre	42	0	0
Transplanting seedlings at Rs. 3 per acre	126	0	0
Removing weeds at Rs. 1-8-0 per acre	63	0	0
Harvesting at Rs. 10 per acre	420	0	0
Manure	325	0	0
Kist	283	2	0
Total expenditure ..	1,822	10	0
Net profits ..	2,422	6	0
Average net profit per acre ..	80	12	0

(7) *Details of income and expenditure for a holding of* 35 *acres consisting of different classes of lands of which* 14 *acres are cultivated with a second crop.*

Income.

	Rs.	A.	P.
Gross yield of paddy—			
35 × 16 or 560 kalalms at Rs. 8 per kalam	4,480	0	0
Gross yield of straw—			
147 cart-loads less 50 cart-loads required for feeding 8 plough bulls and 2 pairs of cart bulls—97 cart-loads at Rs. 5	485	0	0
Total ..	4,965	0	0

Expenditure.

Seed—			
30 measures per acre at 8 measures per rupee—Cost Rs. 3-12-0 × 49	183	12	0
Agricultural implements—			
8 ploughs—Depreciation at Rs. 2½	20	0	0
6 spades—Depreciation at As. 12	4	8	0
Leveller—Rs. 4—Depreciation	4	0	0
8 pairs of plough bulls—Rs. 380—Depreciation	95	0	0
2 country carts—Rs. 200—Depreciation	24	0	0
2 pairs of cart bulls—Rs. 250—Depreciation at 10 per cent.	25	0	0

Labour—

	Rs.	A.	P.
Ploughing and repairing the bund at Rs. 6 per acre ..	294	0	0
Plucking seedlings at Re. 1 per acre	49	0	0
Transplanting seedlings at Rs. 3 per acre	147	0	0
Removing weeds at Rs. 1-8-0 per acre	73	8	0
Harvesting at Rs. 10 per acre	490	0	0
Manure	350	0	0
Kist	330	5	0
Total expenditure ..	2,090	1	0
Net profits ..	2,874	15	0
Average net profit per acre ..	82	2	0

Appendix IV.

Total indebtedness of the village (Rs. 88,630)—

	Rs.	Per-centage.
Mortgage debt	73,500	83
Simple ,, ...	2,850	3
Pro-note ,, ...	10,520	12
Hand-loans	1,760	2

Classified according to purpose—

Cultivation expenses	4,950	
Purchase of bulls	7,010	
Purchase of lands	8,825	
Improvement to lands	1,100	
Discharging prior debts	37,225	
Building new houses	11,100	
Family expenses	11,810	
Litigation expenses	1,000	
Trade	2,000	
Purchase of a motor car	2,500	
Payment of kist or lease amount	1,110	

Classified according to rates of interest—

2 kalams of paddy per Rs. 100 or 16 per cent. ..	4,620	
1¾ ,, ,, or 14 ,, ..	8,510	
1-5/8 ,, ,, or 13 ,, ..	1,650	
1½ ,, ,, or 12 ,, ..	16,665	
1¼ ,, ,, or 10 ,, ..	2,510	
18 per cent per annum	1,750	
15 ,, ,, ...	1,200	
13½ ,, ,, ...	5,000	
12 ,, ,, ...	2,850	
9 ,, ,, ...	15,000	(single loan).
7½ ,, ,, ...	4,500	
Othi or usufructuary mortgage	24,375	

Classified according to the agency from which debts were contracted—

Traders	18,540	21
Money-lenders	31,170	35
Ryot money-lenders of the village	14,270	16
,, ,, of outside villages	23,650	27
Government	1,000	1

Appendix IV-A.

Rates of interest prevailing in Chittampatti and three neighbouring villages for quinquennial periods from 1904 to 1928 and for 1929.

Years	Tamaraipatti alias Chittampatti.	Tirumukur.	Narasingampatti.	Thekkuthern.
1904 to 1908 ..	3½, 3¾ kalams 18½ per cent, 15 per cent.	4, 3¾ kalams .. 15 per cent, 18 per cent.	4, 3½ kalams .. 15 per cent, 18 per cent.	4 kalams 15 per cent, 18 per cent.
1909 to 1913 ..	2½, 3 kalams .. 15 per cent ..	3, 3½ kalams 15 per cent ..	3, 3¼, 3½ kalams. 15 per cent, 18 per cent.	3, 3½ kalams. 13½ per cent.
1914 to 1918 ..	2¼, 2½ kalams .. 13½ per cent, 15 per cent	2½ kalams .. 13½ per cent, 15 per cent.	2, 2¼, 2½ kalams 18 per cent ..	2, 2¼, 2½ kalams. 15 per cent.
1919 to 1923 ..	2, 2¼ kalams .. 12 per cent, 13½ per cent, 15 per cent.	2 kalams .. 12 per cent, 18½ per cent.	1¾, 2, 2¼ kalams. 12 per cent, 15 per cent.	1¾, 2, 2¼ kalams. 12 per cent, 13½ per cent, 15 per cent.
1924 to 1928 ..	1½, 1¾, 2 kalams. 12 per cent, 15 per cent.	2 kalams .. 12 per cent, 13½ per cent, 15 per cent.	1½, 1¾ kalams .. 12 per cent, 13½ per cent. 15 per cent.	1½, 1¾ kalams. 12 per cent, 15 per cent.
1929	1½, 1¾ kalams .. 12 per cent, 13½ per cent.	1½ kalams .. 12 per cent ..	1½, 1¾ kalams .. 15 per cent ..	1½ kalams. 12 per cent, 15 per cent, 10½ per cent.

Appendix V.

Families involved in debt.

A

Owned 13 acres of wet land and 5 acres of dry land about 17 years ago when his father died. A sum of Rs. 300 was borrowed at 2 kalams from a money-lender at Madura for marriage expenses. After three years the creditor had to be paid Rs. 550. Rs. 2,500 borrowed four years ago from a money-lender at Madura at 2 kalams. Three acres of land were sold for Rs. 3,300 and out of the sale-proceeds, Rs. 2,900 was paid on account of the above debt. The balance of Rs. 400 was spent on brother's marriage. Rs. 1,200 borrowed on othi of 4 acres from a money-lender at Madura. These four acres were sold to the same money-lender for Rs. 3,900. Of the balance (Rs. 3,900 minus Rs. 1,200) or Rs. 2,700, a pro-note debt of Rs. 1,000 was cleared off and the balance was spent in clearing off minor debts, purchase of cattle, etc. A sum of Rs. 500 was borrowed ten years ago from a ryot of the village on othi of one acre and it was sold for Rs. 600 to the same man. One acre of land was sold to the karnam for Rs. 1,100 about seven years ago. He had borrowed Rs. 400 from the karnam at 1¾ kalams. This debt became Rs. 500. The balance of Rs. 600 was spent in repaying a pro-note debt to a money-lender at Madura at 1½ per cent (1¾ kalams was the interest paid though 1½ per cent was the rate mentioned in the pro-note.) Of the Rs. 600, Rs. 500 was principal and Rs. 100 interest. One and a half acres were sold for Rs. 1,500 to a ryot of the village from whom Rs. 500 had been borrowed on mortgage at 1¾ kalams for maintenance and purchase of cattle. Rs. 750 was spent for sister's marriage expenses. A sum of Rs. 600 was borrowed from a money-lender at Madura at 1¾ kalams about four years ago for purchasing cattle. The debt mounted up to Rs. 900 on account of non-payment of interest. One

acre was sold to the creditor for Rs. 900. A sum of Rs. 150 was borrowed about seven years ago from a cloth dealer at Madura at 1¼ per cent per month. As the interest was not paid, a fresh deed was executed for Rs. 300 after three years. Owing to non-payment of interest he had to pay Rs. 500 after three years. Three-fourths of an acre was sold for Rs. 750 to two ryots of the village for repaying the above debt. The balance of Rs. 250 was spent in purchasing bulls which however died the next year. Twelve heads of cattle died from contagious disease. The remaining three-fourths of an acre of wet land was given as sridhanam to his sister. Three acres of dry land were sold for Rs. 825 to a ryot of the village. Rs. 1,000 was borrowed from a cloth dealer at Madura at 1¼ per cent per month for grocery trade and owing to loss in trade and bad debts, the 3 acres of dry lands mentioned above had to be sold. Only 2 acres of dry land remain. He is cultivating 9 acres of land on kuthagai and 4 acres of land on varam. To reclaim 2 acres of dry land he has spent Rs. 300, but he has not yet begun to cultivate the land with wet crops as he could not get permission to take water. Rs. 300 borrowed this year at 1¼ kalams for purchasing cattle. The existing debt is therefore Rs. 600.

He will get 36 kalams of paddy from 9 acres and 27 plus 15 or 42 kalams from the 4 acres of varam land. He is just able to maintain himself and pay interest on the debt of Rs. 600. To meet unforeseen expenses due to death of cattle, etc., money has to be borrowed. The debt accumulated within the past twelve years, i.e., after the marriage.

He is not able to say in what order the amounts were borrowed. He became involved in debt because he did not cultivate his lands properly and because he had to purchase new cattle on account of the death of a number of his cattle from contagious disease. He also appears to have lived beyond his means.

B

His father died nine years ago; then there was a debt of only Rs. 200. About seven years ago he borrowed Rs. 150 on mortgage from a money-lender at Madura at 2 kalams for the purchase of cart bulls. Next year he borrowed Rs. 300 on mortgage from a grocery merchant at Madura at 1¼ kalams. Next year he borrowed Rs. 300 on mortgage from another grocery merchant at Madura at 1¼ kalams for his brother's marriage. Three years ago he borrowed Rs. 100 on pro-note from a ryot of the village at 1½ per cent per month for purchasing new plough bulls (owing to the death of the bulls.) Last year he borrowed Rs. 50 from a ryot of the village on pro-note at 1½ per cent per month for purchasing plough bulls. Four years ago he borrowed Rs. 250 on mortgage from a grocery merchant at Madura at 1¼ kalams for marrying two of his sisters. Three years ago he borrowed Rs. 300 on mortgage from a money-lender at Madura at 1¼ kalams for marrying his third sister. He originally owned 7¼ acres of wet land; he sold 6 acres to clear off his debts. He borrowed Rs. 1,000 at 12 per cent for building a house. He had to pay Rs. 1,200 on account of this debt. Rs. 350 was borrowed at 2 kalams from a cloth dealer at Madura for his second marriage. Owing to non-payment of interest, the interest mounted up to Rs. 150. He had to pay Rs. 500 on account of the debt.

The debt of Rs. 200 which existed at the time of his father's death became Rs. 250. Rs. 300 was spent for the funeral ceremonies of his father. One acre of land was sold at Rs. 5-8-0 a cent and this sum was utilized in paying the above debts (Rs. 300 plus Rs. 250); 1½ acres of land were sold at Rs. 7 a cent. This sum was utilized in repaying fully the loan taken for house building purposes. Subsequently one acre was sold for Rs. 800. Seven acres of land had been taken on lease; owing to insufficiency of water he incurred a total loss of Rs. 500 for three years. The balance of Rs. 300 was utilized in repaying a loan taken for marriage. Three-fourths of an acre of land was sold at Rs. 6 a cent. This sum was utilized in meeting a loss of Rs. 250 incurred on a lease of three acres for three years. The balance of Rs. 200 was utilized in buying cattle.

One acre of land was sold at Rs. 8 a cent. This sum was utilised in repaying two loans amounting to Rs. 600 taken for marriage expenses. Three-fourths of an acre of land was sold at Rs. 9-8-0 a cent. The sale-proceeds were utilized in repaying the loan taken for brother's marriage expenses and arrears of interest on other loans. Now he has 1¼ acres left with a loan of Rs. 1,300 (Rs. 700 borrowed from a grocery merchant at Madura on mortgage at 1¼ kalams, Rs. 350 borrowed from a money-lender at Madura at 1¼ kalams on the security of the house, Rs. 150 borrowed on pro-notes from two ryots of the village at 1¼ per cent per month and Rs. 100 borrowed from another grocery merchant at Madura at 2 kalams). These sums were borrowed for domestic expenses and marriage and funeral expenses after the 6 acres of land had been sold. He is now cultivating 3½ acres of land on varam.

C

He has now 17 acres of land (wet). Six years ago he had no debt. In December 1923 Rs. 400 was borrowed from a private money-lender at Madura at 1½ kalams for the expenses connected with the marriage of his son. Subsequently Rs. 100 was borrowed from the same person for purchasing plough bulls. He sustained a loss of Rs. 500 owing to the gutting of his marriage shed by fire. He borrowed Rs. 1,700 from a grocery merchant at Madura at 1¾ kalams for building a house. He incurred an expenditure of Rs. 2,500 for building the house. This amount was not borrowed in lump but by instalments as house building went on. Rs. 1,000 was borrowed from a dyer (Sourashtra) at Madura at 1¾ kalams for house building. (Rs. 200 of this amount was spent in buying cart bulls.) Within the past three years he has borrowed Rs. 2,500 from a professional money-lender at Madura at 1¾ kalams. Rs. 1,200 was spent in connexion with the purchase of a motor bus and Rs. 1,100 in connexion with another son's marriage. Rs. 200 was spent in the payment of kist. Six years ago 60 cents of land were sold for Rs. 720 and this amount was spent in connexion with his eldest son's marriage. Two and a half years ago 1¼ acres of land were sold for Rs. 2,050 and this amount was spent in purchasing a motor bus. Finally he sold the bus for Rs. 700. He sustained a total loss of Rs. 1,700 on running the motor bus. Two and a half years ago he borrowed Rs. 350 at 1½ kalams from a ryot of the village for making payments in connexion with a chit he conducted. The total existing debt is Rs. 6,050; arrears of interest Rs. 500—grand total Rs. 6,550. He has arranged to borrow Rs. 3,450 at 7½ per cent from the Madura Hindu Permanent Fund, Ltd., interest being payable half-yearly. He is also going to sell 1 acre 30 cents at Rs. 12 a cent. With these amounts he will be able to clear off a debt of Rs. 5,000.

D

He owns 48 acres. In 1918, 43 acres and a house in Madura were mortgaged for a period of ten years to a big landholder of Aruppukottai, Ramnad district, for Rs. 15,000. The rate of interest is 9 per cent. No interest has been paid till now. The debt has therefore doubled itself. The debt was incurred for discharging prior and sundry debts and meeting family expenses. In 1926, 11 acres were mortgaged with possession to a ryot of the adjoining village for Rs. 5,500 for a period of three years to discharge miscellaneous debts. Three acres were mortgaged with possession to a ryot of the village for Rs. 1,500 and another 3 acres for Rs. 1,500 to another ryot of the village. In 1928, 38 cents were mortgaged with possession to a ryot of the village for Rs. 150 for family expenses.

Money was squandered on the purchase of service motor buses and cars. An old house was purchased in Madura and it was reconstructed at considerable cost.

Debt accumulated owing to extravagant habits. He purchased his brother's lands but as he could not pay the latter's debts the creditors went to court and took away the lands. He possesses 30 acres now and the annual income from them will be about Rs. 2,400, but that is barely sufficient for his current expenses.

E

He has 6 acres of land. Rs. 1,600 was borrowed ten years ago from a professional money-lender of Madura at 1¼ kalams. About eight years ago Rs. 225 was borrowed from another money-lender of Madura at 1¼ kalams. About four years ago, Rs. 1,000 was borrowed from another money-lender of Madura at 1¼ kalams. Rs. 100 was borrowed from a woman at Madura at 1¼ kalams; Rs. 300 borrowed from another woman at 1¼ kalams. About four years ago Rs. 230 was borrowed from a money-lender of Madura at 1¼ kalams. Rs. 1,000 was spent on marriage, Rs. 1,000 on litigation and the balance was spent on house building, purchase of cattle and domestic expenses. Rs. 300 borrowed from a broker at Madura at 1¼ kalams.

He has not sold any portion of his land. He says he is paying the interest on his debts regularly. He supplements his income from his lands by letting his cart for hire.

KODIKULAM VILLAGE, MADURA TALUK.

This village is eight miles north of Madura and the Madura-Melur road and the Madura-Tiruvadur road pass through it. There are cart-tracks leading from the village to the villages of Ayilangudi and Pudur. The major portion of the village originally formed part of Thamaraipatti alias Chittampatti; the village of Kodikulam was separately formed in 1919.

The area of the village is 1,972 acres. It consists of six hamlets, viz., (1) Kodikulam, (2) Nelliyendalpatti, (3) Vavalthottam, (4) Pudu Tamaraipatti, (5) Solamathi, and (6) Malayalathanpatti. The population of the village according to the census of 1921 was 2,604, of which 1,277 were males and 1,327 females. At the end of 1928 there was a population of 2,731, of which 1,344 were males and 1,387 females. Kodikulam, Nelliyendalpatti and Vavalthottam are inhabited by Kalla ryots who cultivate their own lands. The hamlet of Pudu Tamaraipatti came into existence only after the introduction of Periyar irrigation in 1896. It is inhabited by Pallars, Nayudus, Konars, Kallars and Malayalis who have migrated there to cultivate the lands of the absentee pattadars. A few of them have since bought small extents of land with their earnings. Of the absentee pattadars those who own the largest extent are the sons of the late Sir V. Bashyam Ayyangar. Next comes Kolathur Variyar of Malabar. Malayalathanpatti is inhabited by Malayalis and others who cultivate the lands of Kolathur Variyar and other absentee pattadars. The hamlet of Solamathi, which adjoins Pudu Tamaraipatti is inhabited by Pallars who cultivate lands on varam.

The whole village is irrigated by the Periyar channels. The total rainfall in the village for fasli 1338 was 16·14 inches. As in Chittampatti, paddy is the only important crop raised, the extents cultivated with dry crops being inappreciable. Of the total extent of 1,376 acres cultivated with paddy, 904 acres are cultivated with a second crop, i.e., nearly two-thirds of the whole extent as against two-fifths in Chittampatti. As regards first-class lands, half the extent is cultivated with a second crop, i.e., the proportion is the same as in Chittampatti. As regards the second and third class lands, however, two-thirds of the former and 93 per cent of the latter are cultivated with a second crop, as against one-third of each class in Chittampatti. A much larger proportion of second and third class lands is cultivated with a second crop in Kodikulam because the cultivators in some hamlets of Kodikulam manure their fields with nightsoil which makes the land yield more for the second crop.

There are two mission schools in the village, one in Solamathi with four classes with a total strength of 51 boys and 8 girls and the other in Pudu Tamaraipatti with five classes with a total strength of 57 boys and 9 girls.

2. Appendix I shows the area under each crop, the gross yield under each crop and the value of the yield as per prices which obtained in fasli 1338 in the village market. Of the total extent of 1,383 acres cultivated in the village in fasli 1338, the extent cultivated with paddy was 1,376 acres and that cultivated with dry crops only about 7 acres. Only one acre was

cultivated with ragi and about 2 acres with cholam. Gingelly and mochai together accounted for nearly an acre and the remaining extent was cultivated with vegetables, coconut and tamarind.

3. About 32 acres could be reclaimed and brought under wet cultivation at a small cost. During the past five years permanent improvements appear to have been effected in respect of 36 acres by ex-army men to whom lands had been assigned by Government in recognition of their war services. By permanent improvement is meant deepening the land and bunding it properly so as to render it fit for wet cultivation.

4. The livestock in the village consists of 786 bulls, 344 cows, 102 she-buffaloes, 203 he-buffaloes, 117 calves and 253 sheep.

5. Appendix II shows the classification of holdings according to size and the extents cultivated by owners and tenants respectively. Eighty-three per cent of the pattadars in the village own from 1 to 5 acres and 10 per cent from 6 to 10 acres, 3 per cent of the pattadars own from 11 to 15 acres and 2 per cent from 16 to 20 acres. Only 2 per cent of the pattadars (i.e., seven persons) own from 21 to 100 acres. Thirty-nine per cent of the pattadars own up to one acre, 18 per cent from 1 to 2 acres, 16 per cent from 2 to 3 acres, 5 per cent from 3 to 4 acres and 5 per cent from 4 to 5 acres. Forty-five per cent of the total acreage is cultivated by owners, an equal percentage is let on lease and 10 per cent on varam. The rate of lease amount ranges from 7 to 14 kalams per acre while the varam usually paid is either half or two-thirds of the produce. If half the produce is given as varam, the landowner pays half the kist and half the cost of manure, the other half being contributed by the varamdar. If two-thirds of the produce is given as varam, the landowner pays the full kist and meets the entire expenses of manuring.

6. Paddy grown in this village is taken in country carts to Madura where the paddy broker sells it to wholesale merchants or retail purchasers on receipt of the commission referred to in my report on Chittampatti. There will be a difference of only half a measure per rupee between the prices at Madura and in the village. This difference just covers the cart hire of four annas and the commission of one anna per bag. Paddy is sold as necessity arises and it is not held up for future sale at a more favourable price. There is a fall in the price of paddy this year owing to a slump in the market. Paddy now sells at 10 measures per rupee in Madura.

7. Of the total extent of 1,376 acres cultivated with paddy, 605 acres are manured with nightsoil and 771 acres with ordinary manure consisting of rubbish, dung of cattle and sheep and leaves. The lands manured with nightsoil are mostly second and third-class lands with a small percentage of first-class lands. The lands on which ordinary manure is used are first and second-class lands. Almost all the lands manured with nightsoil are cultivated with a second crop, while in the case of lands on which ordinary manure is used only 2/5 of the extent is cultivated with a second crop as in Chittampatti. The yield of the lands depends on four factors—(1) fertility of the soil, (2) irrigation facilities, (3) quantity and quality of manure, and (4) timely rains. Lands irrigated direct from Periyar channels give a greater yield than those irrigated from tanks fed by them, because the muddy water which is carried by the channels contains alluvial deposits which fertilize the soil whereas the clear water which flows to the fields from the tanks does not contain such deposits. The use of nightsoil as manure increases the yield considerably but the ryots state that there is deterioration in the quality of rice when cooked. The average yield of an acre of land manured with nightsoil may be put at 34 kalams for both the crops together as against an average of 18 kalams an acre for the first and second-class lands on which ordinary manure is used. Adopting these rates, the total gross yield of paddy on 1,376 acres comes to 34,448 kalams. The price of paddy in the village at harvest time last year was the same as in Chittampatti, viz., Rs. 8 per kalam. As a result of my enquiry in Kodikulam I have allowed only Rs. 5-8-0 per acre for ploughing and repairing the bund as against Rs. 6 in Chittampatti, while the charges for plucking seedlings and removing weeds have been raised from Re. 1 to Rs. 1-8-0 and Rs. 1-8-0 to Rs. 2 respectively. The harvesting charges have also been raised from 90 measures of paddy to 112½ measures or from Rs. 10 to Rs. 12-8-0 per acre. The increase in harvesting charges is due to the fact that the fields are at some distance from the threshing floor. I have allowed six cart-loads of straw for feeding

a pair of bulls as against five in Chittampatti. As regards the other items of cultivation expenses, there is no difference between the rates in Chittampatti and those in Kodikulam, so far as fields not manured with nightsoil are concerned. In Pudu Tamaraipatti, hamlet of Kodikulam, where all the lands are manured with nightsoil, better plough bulls are used, large sums are spent on manure and one-thirteenth of the gross yield is paid as wages to the reapers. Only 24 measures of seed per acre are used for the first crop and 20 measures for the second crop. As the pattadars residing in Pudu Tamaraipatti are very small ones and as the larger holders who are absentees have let out their lands on lease, I have worked out the cultivation expenses and profits for a holding of five acres cultivated by the owner and for leaseholds of five and ten acres cultivated by tenants. As regards those parts of Kodikulam where the fields are not manured with nightsoil I have worked out the cultivation expenses for holdings of 5, 10, 20, 30, 40 and 50 acres. The size of the holding will not usually affect the rate of production per acre, but it will affect the expenditure and to that extent profits will be affected. Economies in expenditure can be effected in respect of agricultural implements, bulls and manure in the case of larger holdings and this explains why the average net profit per acre increases as we go up the scale of sizes. The average kist per acre works out to Rs. 10-4-0. Deducting the cultivation expenses and kist the net profit per acre for holdings of different sizes is as follows:—

	Rs.	A.	P.
5 acres	78	14	0
10 ,, ...	82	6	0
20 ,, ...	88	11	0
30 ,, ...	90	3	0
40 ,, ...	92	2	0
50 ,, ...	94	3	0

As regards a holding of five acres in Pudu Tamaraipatti, the average net profit per acre for a cultivating landowner is Rs. 152-14-0 and for a cultivating tenant Rs. 67-2-0. As regards a leasehold of 10 acres, the average net profit per acre for a cultivating tenant works out to Rs. 75-10-0. Details of calculations are given in Appendix III, Statements 1 to 9.

Land is usually sold at Rs. 10 to Rs. 13 a cent in Kodikulam, but in a portion of Vavalthottam, hamlet of Kodikulam, land fetches a higher price, viz., Rs. 15 a cent, partly on account of the fertility of the soil and partly on account of better facilities for irrigation.

8. As in Chittampatti, the ryots of Kodikulam have no subsidiary industry to enable them to supplement their income from land. As all are entirely dependent on agriculture for eking out a livelihood, the ryots who own less than five acres generally cultivate a few more acres on varam or lease.

There are 500 families in the village. Of these, 32 families get sufficient income from their lands to maintain themselves, 115 supplement the income from their own lands by cultivating the lands of others on varam or kuthagai, 194 own no land but cultivate the lands of others on varam or kuthagai, 159 live by labour and 30 owning land are involved in debt.

9. The ryots invest their surplus cash in the purchase of land. They also purchase land with borrowed money. My remarks in respect of investments in Chittampatti village hold good in the case of Kodikulam also.

10. *Finance.*—There is a co-operative credit society working in Pudu Tamaraipatti. It serves only that hamlet. It started work in January 1917 with an authorized capital of Rs. 2,000 (400 shares of Rs. 5 each). The paid-up capital comes to Rs. 1,173. There are 67 members. The maximum borrowing power of the society is Rs. 15,000 and Rs. 500 is the maximum amount that may be lent to a member. The by-laws make provision for the receipt of fixed and recurring deposits, but no such deposit has been made by the members. A total sum of Rs. 14,340 is due from the society to the Madura-Ramnad Central Co-operative Bank, Rs. 1,720 at 8 per cent and Rs. 12,620 at 7½ per cent. The society has granted 68 loans aggregating Rs. 15,715. Of this amount, a sum of Rs. 12,620 has been lent at 9½ per cent, Rs. 2,723 at 10 5/32 per cent and Rs. 372 at 10 15/16 per cent. The

sum of Rs. 3,095 (Rs. 2,723 plus Rs. 372) represents overdue debts. A sum of Rs. 10,244 was borrowed by the members for discharging prior debts, Rs. 1,250 for house building, Rs. 3,851 for purchase of cattle, Rs. 200 for buying land and Rs. 170 for purchasing a house. A sum of Rs. 9,107 was lent on mortgage of land or house and Rs. 6,608 on personal security. A sum of Rs. 12,865 was lent for a period of five years, Rs. 1,520 for four years, Rs. 780 for three years and Rs. 550 for two years. The total existing debt of the residents of Pudu Tamaraipatti is Rs. 25,720. The co-operative society has lent 61 per cent of the total debt. The residents of Pudu Tamaraipatti have also borrowed money from the ryots of Tirumangalam taluk at 1½ to 2 kalams and 12 per cent to 18 per cent. As regards the other hamlets of Kodikulam the financing agencies are the money-lenders (shroffs), Sourashtras (cloth dealers) and grocery merchants of Madura as in Chittampatti.

11. *Terms of business.*—Loans are usually granted on simple mortgage of lands for periods ranging from one to three years; when the amounts are large, the lands are mortgaged with possession (othi) for periods generally ranging from three to five years. An examination of the records in the Sub-Registrar's office shows that during the period of eight years from 1921 to 1928 there were 105 othis or mortgages with possession aggregating to the amount of Rs. 72,519, which gives an average of 13 othis and Rupees 9,065 per year. The amount of each othi thus averages Rs. 697. During the period of eight years referred to above 364 simple mortgages were effected to an aggregate amount of Rs. 3,07,395. This gives an average of 45 mortgages and Rs. 38,424 a year. The amount of each simple mortgage thus averages Rs. 854. As regards the rates of interest, 57 per cent of the amounts were borrowed at 12 per cent, 10 per cent at 1½ kalams, 5 per cent at 2 kalams, 5 per cent at 15 per cent, 5 per cent at 13½ per cent, 4 per cent at 10½ per cent, 3 per cent at 1¾ kalams, 2 per cent at $10\frac{5}{9}$ per cent, and 2 per cent at 6¼ per cent. The amount bearing an interest of $10\frac{5}{9}$ per cent was lent by the co-operative credit society at Pudu Tamaraipatti on mortgage of land or house, while that bearing an interest of 6¼ per cent was lent by the Madura Hindu Permanent Fund on mortgage of land. The money rates of interest ranged from 6¼ per cent to 18 per cent and the grain rates from 1½ kalam to 3 kalams. At Rs. 8 per kalam of paddy the grain rates when converted into money rates ranged from 9 per cent to 24 per cent. From 1924 to 1928 there was only a single loan of Rs. 300 at 2½ kalams and a single loan of Rs. 40 at three kalams; during this period there was no loan at 2½ kalams. The amount borrowed at 18 per cent was very small, being only $\frac{8}{170}$ per cent of the total amount.

As regards simple bonds and pro-notes the average number per year was only four and the average amount Rs. 287. The interest varied from 12 per cent to 18 per cent but the usual rates were 12 per cent and 15 per cent.

12. *Chits.*—Four auction chits are run in Pudu Tamaraipatti, two with a nominal value of Rs. 2,000 each and two with a nominal value of Rupees 1,000 each. Each of the chits lasts for five years. There are ten members for each chit and each of them pays a half-yearly subscription of Rs. 200 or Rs. 100 according as the nominal value of the chit is Rs. 2,000 or Rs. 1,000. The auction is knocked down to the lowest bidder and the difference between the total amount and the amount of the bid is distributed among all the subscribers including the conductor. The conductor gets a lump sum of Rs. 2,000 or Rs. 1,000 as the case may be in the second chit. The subscriber who did not bid at any of the chits gets the whole amount at the last chit. The chits appear to be conducted properly. There is no prize chit in the village. The residents of some other hamlets of Kodikulam subscribe to the chits run in Chittampatti.

13. *Indebtedness.*—My enquiry shows that the *existing* indebtedness of the village is Rs. 1,30,645 including a sum of Rs. 1,300 lent by the Government under the Land Improvement Loans Act. There are no grain debts in the village.

Appendix IV shows the classification of the debt according to the agency from which and the purposes for which loans were taken and the mode by which the debt was contracted. It will be seen from the statement that 35

per cent of the loans were obtained from the traders and 20 per cent from the money-lenders of Madura, 11 per cent from the ryot money-lenders of the village, 21 per cent from the ryot money-lenders of outside villages, 12 per cent from the co-operative credit society at Pudu Tamaraipatti and 1 per cent from the Government. As regards the purpose for which loans were taken, the bulk of the loans were taken for discharging prior debts, purchase of lands and family expenses. Next in order comes purchase of bulls, cultivation expenses and land improvement. As regards the mode of borrowing, it will be seen from Appendix IV that 56 per cent of the amounts were borrowed on mortgage of land with or without possession, 6 per cent on simple bonds without specific security, 35 per cent on pro-notes and 3 per cent as oral loans.

14. Indebtedness prevails to a greater extent among the smaller landowners than among the larger ones. Of the total debt of Rs. 1,30,645, a sum of Rs. 31,050 is due from the larger landowners, i.e., those owning 10 acres and above. The percentage of indebtedness for the larger landholders is 24 and for the smaller ones 76. During the past five years 21 acres have passed from the ryots of the village to the money-lenders of Madura. Of this extent only 2¼ acres are from the larger landowners and 18¾ acres from the smaller ones. During the same period 26 acres passed from smaller landholders to larger ones.

The indebtedness per head in Kodikulam is Rs. 48 as against Rs. 66 in Chittampatti, the latter figure being arrived at by excluding a debt of Rs. 23,650 which relates to an exceptional case of extravagance. The above figures show that the economic condition of the ryots of Kodikulam is better than that of the ryots of Chittampatti. This may be attributed to the fact that the lands in Kodikulam give a greater yield than those in Chittampatti.

15. A study of some families involved in debt in Kodikulam village (see Appendix V) shows that the ryots who wish to borrow have no difficulty in obtaining loans from the money-lenders and traders of Madura, who generally charge reasonable rates of interest though they insist on land being mortgaged as the security for the loan. In cases where they have confidence in the borrowers, they lend small sums on pro-notes also. An improvident ryot takes a number of small loans for different purposes such as marriage expenses, funeral expenses, purchase of cattle and domestic expenses and in order to repay the debts he borrows a large amount from a money-lender or trader of Madura on the mortgage of a portion of his holding. He defaults in the payment of interest and the creditor requires him to execute a fresh mortgage-deed for a higher amount including the arrears of interest. He takes additional loans of small sums from the same creditor on pro-notes, does not care to pay interest on the original debt, and thus the debt accumulates. In order to discharge the debt he sells a portion of his holding to the creditor or to a bigger ryot who wishes to invest his savings in the purchase of land. Though he has parted with a portion of his holding he does not see the error of his ways and curtail his expenditure on unproductive objects but continues to borrow and spend as before without realizing that he should adjust his exepnditure to his reduced income. In order to clear off these 'miscellaneous debts' he obtains a big loan on the usufructuary mortgage of his holding. He adopts this course as he is thereby freed from the necessity of paying interest. He cultivates the othi land as a tenant and pays varam to the creditor. Thus the owner of the land is reduced to the humble position of a tenant through his own improvidence. Some small landholders run into debt by engaging farm-servants on fixed pay throughout the year even in cases where they could attend to the work themselves. They do not buy good bulls nor do they look after them properly with the inevitable result that the bulls die off or have to be got rid of at a very low price after a few years. The social custom which requires Kallars to make presents to their relations at marriages and funerals also contributes to the indebtedness of the smaller landholders. In some cases land-hunger is responsible for indebtedness. If a piece of land adjoining a holding is for sale, the owner of the holding borrows money and buys the land though it may not be a paying proposition. There has been a rise in the standard of living and in the prices of commodities in recent years without a corresponding increase of income. These appear to be the chief causes that contribute to the indebtedness of the smaller landholders.

The remedies that suggest themselves to me are as follow:—

(i) Spread of general and agricultural education among the ryots combined with vocational training and imparting of instruction in rural economy;

(ii) adoption of improved methods of agriculture (deeper ploughing, better manuring, selection of seeds, single transplantation, etc.), which will increase the yield and eliminate waste;

(iii) starting of cottage industries which will provide subsidiary occupations to the ryots during the off season thereby enabling them to supplement their income from land and meet the additional expenditure which a higher standard of living and rise in prices of commodities necessarily entail; a higher standard of living is the inevitable outcome of the spread of civilization;

(iv) promotion of thrift and self-help and encouragement of the saving habit among the agricultural classes; discouragement of the tendency to borrow and of spending disproportionate sums on unproductive objects; facilitating the establishment of mutual credit associations which will scrutinize the purposes for which loans are taken and enforce punctual repayment of the loans; establishment of land mortgage banks which will grant long-term credit at a reasonable rate of interest for making permanent improvements on land which will yield a return only after the lapse of some time; formation of co-operative purchase and sale societies which will enable the ryots to purchase agricultural implements, bulls and manure and to sell their produce at favourable prices.

The adoption of these remedies will, I think, go a long way towards stabilizing and strengthening the economic position of the agricultural classes in general and the smaller landholders in particular. The first thing to do is to dispel their ignorance and widen their outlook, in other words, make them less conservative and more receptive of new ideas. This will prepare the ground for the economic education of the ryots and the inculcation of business habits among them. In the absence of such education there is always the risk that the extension of cheap and ready credit to the ryots by banks may increase their indebtedness instead of decreasing it, by encouraging the habit of living on credit and of borrowing too readily without realizing its consequences. The ryots should be taught how to balance their income and expenditure and to make fairly correct calculations regarding the financial effect of their undertakings. They should also be given proper facilities for investing their savings. Steps should be taken to render post office savings banks popular with the small investors. Educated young men should take to rural reconstruction work in large numbers. These are the general conclusions I have arrived at as a result of my detailed enquiry into the indebtedness of the ryots in the two wet villages of Chittampatti and Kodikulam.

KODIKULAM.

Appendix I.

(1) Area under each crop—

	Acs.
Paddy	1,376·44*
Ragi	1·09
Cholam	1·84
Gingelly	0·73
Mochai	0 20
Brinjals	0·55
Cucumber	0·10
Lady's finger	0 10
Snake-gourd	0 12
Beans	0·03
Chillies	0·55
Cocoanut	0·70
Tamarind	0·44

* (of which 904·73 acres are cultivated with a second crop.)

(2) Gross yield under each crop—

	KALAMS.
Paddy	34,448
Ragi	5
Cholam	6
Gingelly	2
Mochai	1

(3) Value of the yield as per prices which obtained in 1928-29 in the village market—

	RS.
Paddy	2,75,584
Ragi	60
Cholam	72
Gingelly	48
Mochai	12
	2,75,776

APPENDIX II.

	PATTAS.	ACS.	PERCENTAGE.	PERCENTAGE.
(a) Holdings classified by size—				
* From 1 to 5 acres	309	493·59	83·50	34·90
,, 6 to 10 ,, ...	36	266·64	9·71	19·00
,, 11 to 15 ,, ...	10	114·36	2·70	8·00
,, 16 to 20 ,, ...	8	133·07	2 20	9·40
,, 21 to 25 ,, ...	1	22·70	0·27	1·60
,, 26 to 30 ,, ...	1	28·56	0·27	2·00
,, 31 to 45 ,, ...	1	40·10	0·27	2·90
,, 46 to 60 ,, ...	1	57·84	0·27	4·00
,, 61 to 75 ,, ...	1	71·27	0·27	5·00
,, 76 to 90 ,, ...	1	87·14	0·27	6·20
,, 91 to 100 ,, ...	1	99·89	0·27	7·00
	370	1,415·16		

	PATTAS.	ACS.	PERCENTAGE.	PERCENTAGE.
* Up to 1 acre	145	92·09	39·2	..
From 1 to 2 acres . ..	68	94·43	18 4	..
,, 2 to 3 ,, ...	60	138·29	16·2	..
,, 3 to 4 ,, ...	17	78 17	4·6	..
,, 4 to 5 ,, ...	19	90·61	5·1	..
	309	493·59	83·5	

	PATTAS.	ACS.	PERCENTAGE.	PERCENTAGE.
(b) Extents cultivated by owner and those sublet—				
Cultivated by owner	232	637·12	62·7	45
Let on kuthagai	94	635·72	25·4	45
Let on varam	44	142·32	11·9	10
	370	1,415·16		

APPENDIX III-1.

Details of income and expenditure for a holding of 5 acres consisting of first and second class land, of which 2 acres are cultivated with a second crop using ordinary manure.

Income.

	RS.	A.	P.
Gross yield of paddy—			
18 × 5 or 90 kalams at Rs. 8 per kalam	720	0	0
Yield of straw—			
21 cart-loads less 12 cart-loads required for feeding 2 pairs of plough bulls—9 cart-loads at Rs. 5 per cart	45	0	0
Total ..	765	0	0

Expenditure.

	Rs.	A.	P.
Seed—			
30 measures per acre—Rs. 3-12-0 × 7	26	4	0
Agricultural implements—			
2 ploughs at Rs. 2-8-0 each—Depreciation	5	0	0
1 spade worth Rs 1-8-0—Depreciation	0	12	0
1 leveller worth Rs. 4—Depreciation	1	0	0
2 pairs of plough-bulls (40 × 2) or Rs. 80—Depreciation at 25 per cent	20	0	0
Labour—			
Ploughing and repairing the bund at Rs. 5-8-0 per acre—Rs. 5-8-0 × 7	38	8	0
Plucking seedlings at Rs. 1-8-0 per acre	10	8	0
Transplanting seedlings at Rs. 3 per acre	21	0	0
Removing weeds at Rs. 2 per acre	14	0	0
Harvesting charges (75 plus 37½) or 112½ measures of paddy at 9 measures per rupee—Rs. 12-8-0 per acre	87	8	0
Manure	25	0	0
Land revenue—Rs. 10-4-0 per acre (average)	51	4	0
Total expenditure ..	370	12	0
Net profit ..	394	4	0
Average net profit per acre ..	78	14	0

APPENDIX III-2.

Details of income and expenditure for a holding of 10 acres consisting of first and second class land, of which 4 acres are cultivated with a second crop using ordinary manure.

Income.

	Rs.	A.	P
Gross yield of paddy—			
18 × 10 or 180 kalams at Rs. 8 per kalam	1,440	0	0
Yield of straw—			
42 cart-loads less 24 cart-loads required for feeding one pair of cart-bulls and three pairs of plough-bulls—Eighteen cart-loads at Rs. 5 per cart-load	90	0	0
Total ..	1,530	0	0

Expenditure.

	Rs.	A.	P.
Seed—			
30 measures per acre—Rs. 3-12-0 × 14	52	8	0
Agricultural implements—			
3 ploughs at Rs. 2-8-0 each—Depreciation	7	8	0
2 spades worth Rs. 3—Depreciation	1	8	0
1 leveller Rs. 4—Depreciation	2	0	0
3 pairs of plough-bulls (40 × 3) or Rs. 120—Depreciation	30	0	0
1 cart worth Rs. 100—Depreciation	12	0	0
1 pair of cart-bulls worth Rs. 150—Depreciation at 10 per cent	15	0	0

Labour—

	Rs.	A.	P.
Ploughing and repairing the bund at Rs. 5-8-0 per acre —Rs. 5-8-0 × 14	77	0	0
Plucking seedlings at Rs. 1-8-0 per acre	21	0	0
Transplanting seedlings at Rs. 3 per acre	42	0	0
Removing weeds at Rs. 2 per acre	28	0	0
Harvesting at Rs. 12-8-0 per acre	175	0	0
Manure	140	0	0
Land revenue	102	8	0
Total expenditure ..	706	0	0
Net profit ..	824	0	0
Average net profit per acre ..	82	6	0

Appendix III-3.

Details of income and expenditure for a holding of 20 acres consisting of first and second class land, of which 8 acres are cultivated with a second crop using ordinary manure.

Income.

	Rs.	A.	P.
Gross yield of paddy—			
20 × 18 or 360 kalams at Rs. 8 per kalam	2,880	0	0
Yield of straw—			
84 cart-loads less 36 cart-loads required for feeding five pairs of plough-bulls and one pair of cart-bulls—48 cart-loads at Rs. 5 per cart	240	0	0
Total ..	3,120	0	0

Expenditure.

	Rs.	A.	P.
Seed—			
30 measures per acre Rs. 3-12-0 × 28	105	0	0
Agricultural implements—			
5 ploughs at Rs. 2-8-0 each—Depreciation	12	8	0
4 spades worth Rs. 6— Depreciation	3	0	0
1 leveller worth Rs. 4—Depreciation	3	0	0
5 pairs of plough-bulls (40 × 3 ; 50 × 2) or Rs. 220 - Depreciation	55	0	0
1 country cart—Rs. 100—Depreciation	12	0	0
1 pair of cart-bulls worth Rs. 150—Depreciation ..	15	0	0
Labour—			
Ploughing and repairing the bund at Rs. 5-8-0 per acre— Rs. 5-8-0 × 28	154	0	0
Plucking seedlings at Rs. 1-8-0 per acre	42	0	0
Transplanting seedlings at Rs. 3 per acre	84	0	0
Removing weeds at Rs. 2 per acre	56	0	0
Harvesting charges at Rs. 12-8-0 per acre	350	0	0
Manure	250	0	0
Land revenue	205	0	0
Total expenditure ..	1,346	8	0
Net profit ..	1,773	8	0
Average net profit per acre ..	88	11	0

Appendix III-4.

Details of income and expenditure for a holding of 30 acres consisting of first and second class land, of which 12 acres are cultivated with a second crop using ordinary manure.

Income.

	Rs.	A.	P.
Gross yield of paddy—			
30 × 18 or 540 kalams at Rs. 8 per kalam	4,320	0	0
Yield of straw—			
126 cart-loads less 54 cart-loads required for feeding 7 pairs of plough bulls and 2 pairs of cart bulls—72 cart-loads at Rs. 5 per cart	360	0	0
Total ..	4,680	0	0

Expenditure.

	Rs.	A	P.
Seed—			
30 measures per acre Rs 3-12-0 × 42 ..			
Agricultural implements—			
7 ploughs at Rs. 2½ each—Depreciation	17	8	0
6 spades worth Rs. 9—Depreciation	4	8	0
1 leveller worth Rs. 4—Depreciation	4	0	0
7 pairs of plough bulls (40 × 4 ; 50 × 2 , 60 × 1) or Rs. 320—Depreciation	80	0	0
2 country carts worth Rs. 200—Depreciation	24	0	0
2 pairs of cart bulls (125 × 2) or Rs. 250—Depreciation	25	0	0
Labour—			
Ploughing and repairing the bund at Rs. 5-8-0 per acre —Rs. 5-8-0 × 42	231	0	0
Plucking seedlings at Rs. 1½ per acre	63	0	0
Transplanting seedlings at Rs. 3 per acre	126	0	0
Removing weeds at Rs. 2 per acre	84	0	0
Harvesting at Rs. 12½ per acre	525	0	0
Manure	325	0	0
Land revenue	307	8	0
Total expenditure	1,974	0	0
Net profit	2,706	0	0
Average net profit per acre	90	3	0

Appendix III-5.

Details of income and expenditure for a holding of 40 acres consisting of first and second class land, of which 16 acres are cultivated with a second crop using ordinary manure.

Income.

	Rs.	A.	P.
Gross yield of paddy—			
40 × 18 or 720 kalams at Rs. 8 per kalam	5,760	0	0
Yield of straw—			
168 cart-loads less 66 cart-loads required for feeding 9 pairs of plough bulls and 2 pairs of cart bulls—102 cart-loads at Rs. 5 per cart	510	0	0
Total ..	6,270	0	0

Expenditure.

	Rs.	A.	P.
Seed—			
30 measures per acre—Rs 3-12-0 × 56	210	0	0
Agricultural implements—			
9 ploughs at Rs. 2½ each—Depreciation	22	8	0
8 spades—Rs. 12—Depreciation	6	0	0
2 levellers worth Rs. 8—Depreciation	6	0	0
9 pairs of plough bulls (40 × 4 ; 50 × 4 ; 60 × 1) or Rs. 420—Depreciation	105	0	0
2 country carts—Rs. 200—Depreciation	24	0	0
3 pairs of cart bulls (150 × 2) or Rs 300—Depreciation.	30	0	0
Labour—			
Ploughing and repairing the bund at Rs. 5-8-0 per acre —Rs. 5-8-0 × 56	308	0	0
Plucking seedlings at Rs. 1½ per acre	84	0	0
Transplanting seedlings at Rs. 3 per acre	168	0	0
Removing weeds at Rs. 2 per acre	112	0	0
Harvesting charges at Rs. 12½ per acre	700	0	0
Manure	400	0	0
Land revenue	410	0	0
Total expenditure ..	2,585	8	0
Net profit ..	3,684	8	0
Average net profit per acre ..	92	2	0

APPENDIX III-6.

Details of income and expenditure for a holding of 50 acres consisting of first and second class land, of which 20 acres are cultivated with a second crop using ordinary manure.

Income.

	Rs.	A.	P.
Gross yield of paddy—			
50 × 18 or 900 kalams at Rs. 8 per kalam	7,200	0	0
Yield of straw—			
210 cart-loads less 72 cart-loads required for feeding ten pairs of plough bulls and two pairs of cart bulls—138 carts at Rs. 5 per cart	690	0	0
	7,890	0	0

Expenditure.

	Rs.	A.	P.
Seed—			
30 measues per acre—Rs. 3-12-0 × 70	262	8	0
Agricultural implements—			
10 ploughs at Rs. 2½ each—Depreciation	25	0	0
10 spades—Rs. 15—Depreciation	7	8	0
2 levellers—Rs. 8—Depreciation	8	0	0
10 pairs of plough bulls (40 × 4 ; 50 × 4 ; 60 × 2) or Rs. 480—Depreciation	120	0	0
2 country carts—Rs. 200—Depreciation	24	0	0
2 pairs of cart bulls (Rs. 150 × 2) or Rs. 300—Depreciation..	30	0	0

	Rs.	A.	P.
Labour—			
Ploughing and repairing the bund at Rs. 5-8-0 per acre—Rs. 5-8-0 × 70	385	0	0
Plucking seedlings at Rs. 1-8-0 per acre	105	0	0
Transplanting seedlings at Rs. 3 per acre	210	0	0
Removing weeds at Rs. 2 per acre	140	0	0
Harvesting charges at Rs. 12-8-0 per acre	875	0	0
Manure	475	0	0
Land revenue	512	8	0
Total expenditure	3,179	8	0
Net profit	4,710	8	0
Average net profit per acre	94	3	0

Appendix III-7.

Details of income and expenditure for a holding of 5 acres of ordinary land, all of which are cultivated with a second crop and manured with night-soil.

Income.

	Rs.	A.	P.
Gross yield of paddy—			
5 × 34 or 170 kalams at Rs. 8 per kalam	1,360	0	0
Yield of straw—			
30 cart-loads less 12 cart-loads required for feeding 2 pairs of plough bulls—18 cart-loads at Rs. 5 per cart	90	0	0
Total	1,450	0	0

Expenditure.

	Rs.	A.	P.
Seed—			
24 measures for first crop and 20 measures for the second crop—44 measures per acre—cost Rs. 5-8-0 × 5	27	8	0
Agricultural implements—			
2 ploughs at Rs. 2-8-0 each—Depreciation	5	0	0
1 spade at Rs. 1-8-0—Depreciation	0	12	0
1 leveller at Rs. 4—Depreciation	1	0	0
2 pairs of plough bulls worth Rs. 150 (75×2)—Depreciation 20 per cent	30	0	0
Labour—			
Ploughing and repairing the bund at Rs. 5-8-0 per acre Rs. 5-8-0 × 10	55	0	0
Plucking seedlings at Re. 1 per acre	10	0	0
Transplanting seedlings at Rs. 3-8-0 per acre	35	0	0
Removing weeds at Rs. 2 per acre	20	0	0
Harvesting charges at Rs. 15 per acre	150	0	0
Manure	300	0	0
Land revenue	51	4	0
Total expenditure	685	8	0
Net profit	764	8	0
Average net profit per acre	152	14	0

Appendix III-8.

Details of income and expenditure for a leasehold of five acres of ordinary land, all of which are cultivated with a second crop and manured with night-soil.

Income.

	Rs.	A.	P.
Gross yield of paddy—			
5 × 34 or 170 kalams at Rs. 8 per kalam	1,360	0	0
Yield of straw—			
30 cart-loads less 12 cart loads required for feeding 2 pairs of plough bulls—18 cart-loads at Rs. 5 per cart	90	0	0
Total	1,450	0	0

Expenditure.

	Rs	A.	P.
Seed—			
24 × 20 or 44 measures per acre cost Rs. 5-8-0 × 5 ..	27	8	0
Agricultural implements—			
2 ploughs at Rs. 2-8-0 each—Depreciation	5	0	0
1 spade worth Rs 1-8-0—Depreciation	0	12	0
1 leveller worth Rs. 4—Depreciation	1	0	0
2 pairs of plough bulls worth Rs. 150 (75 × 2)—Depreciation at 20 per cent	30	0	0
Labour—			
Ploughing and repairing the bund at Rs. 5-8-0 per acre, Rs. 5-8-0 × 10	55	0	0
Plucking seedling at Rs. 1 per acre	10	0	0
Transplanting seedling at Rs. 3-8-0 per acre	35	0	0
Removing weeds at Rs. 2 per acre	20	0	0
Harvesting charges at Rs. 15 per acre	150	0	0
Manure	360	0	0
Lease amount at an average rate of 12 kalams per acre—12 × 5 × 8	480	0	0
Total expenditure ..	1,114	4	0
Net profit ..	335	12	0
Average net profit per acre ..	67	2	0

Appendix III-9.

Details of income and expenditure for a leasehold of 10 acres of ordinary land, all of which are cultivated with a second crop and manured with night-soil.

Income.

	Rs.	A.	P.
Gross yield of paddy—			
10 × 34 or 340 kalams at Rs. 8 per kalam	2,720	0	0
Yield of straw—			
60 cart-loads less 24 cart-loads required for feeding one pair of cart bulls and 3 pairs of plough bulls—36 cart-loads at Rs. 5 per cart	180	0	0
Total ..	2,900	0	0

Expenditure.

	Rs.	A.	P.
Seed—			
24 plus 20 or 44 measures per acre—Cost Rs. 5-8-0 × 10.	55	0	0
Agricultural implements—			
3 ploughs at Rs. 2½ each—Depreciation	7	8	0
2 spades—Rs. 3—Depreciation	1	8	0
1 leveller—Rs. 4—Depreciation	2	0	0
3 pairs of plough bulls (75 × 2 ; 80 × 1) or Rs. 230—Depreciation at 20 per cent	46	0	0
1 country cart—Rs. 100—Depreciation	12	0	0
1 pair of cart bulls—Rs. 200—Depreciation at 10 per cent.	20	0	0
Labour—			
Ploughing and repairing the bund at Rs. 5½ per acre—Rs. 5-8-0 × 20	110	0	0
Plucking seedlings at Re. 1 per acre	20	0	0
Transplanting seedlings at Rs. 3½ per acre	70	0	0
Removing weeds at Rs. 2 per acre	40	0	0
Harvesting charges at Rs. 15 per acre	300	0	0
Manure—(30 plus 20) × 10	500	0	0
Lease amount—12 × 10 × 8	960	0	0
Total expenditure	2,144	0	0
Net profit	756	0	0
Average net profit per acre	75	10	0

Appendix IV.

	Rs.
Total indebtedness of the village	1,30,645

Classified according to the agency from which the debt was contracted—

Traders	46,300
Money-lenders	26,300
Ryot money-lenders of the village	14,290
Ryot money-lenders of outside villages	26,740
Co-operative society	15,715
Government	1,300

Classified according to purpose—

Discharging prior debts	35,564
Purchase of lands	27,200
Family expenses	24,400
Purchase of bulls	13,851
Cultivation expenses	10,000
Improvement to lands	8,510
Kist or lease amount	5,700
Building new houses	4,420
Litigation	1,000

Classified according to the mode by which the debt was contracted—

	Rs.	Percentage.
Mortgage debt	73,457	56
Simple debt	7,408	6
Pro-note debt	45,480	35
Oral loans	4,300	3

Classified according to rates of interest—

	Rs.
7½ per cent	1,800
9 ,, ...	2,600
9½ ,, ...	12,620
10 4/11 ,, ...	2,728
10 1/16 ,, ...	372
12 ,, ...	18,460
13½ ,, ...	330
15 ,, ...	26,325
16½ ,, ...	300
18 ,, ...	1,925
25 ,, ...	50
3 kalams per Rs. 100	100
2 ,, ...	2,150
1¼ ,, ...	300
1⅛ ,, ...	20,740
1¼ ,, ...	1,200
Othi or usufructuary mortgage	39,150

Appendix V.

Families involved in debt.

A

The family owned 17 acres about 12 years ago. Rs. 1,000 borrowed from a Brahman woman of Madura ten years ago on mortgage of land at 14 annas (10½ per cent) for discharging prior debts. Rs. 1,600 borrowed from a Manjaputhur Chetti (money-lender) of Madura at 1½ kalams on mortgage for marriage, agricultural expenses and discharging miscellaneous debts. After three years Rs. 2,000 borrowed on mortgage at 14 annas from a retired railway official for discharging the debt due to the Brahman woman (which had become Rs. 1,400 by that time) and for domestic expenses. About eight years ago a partition was effected between the brothers. Two acres of land had been sold at Rs. 6 and Rs. 10 and Rs. 12 a cent before the partition. At the partition he got five acres with a debt of Rs. 1,800. He bought his brother's land for Rs. 1,000. As he did not pay interest on the debt, the debt amounted to Rs. 3,600. He sold 1½ acres of land for Rs. 1,650 and cleared off a debt of Rs. 1,600. He has mortgaged with possession five acres for Rs. 2,500 and cleared off the prior debt. Rs. 500 has been borrowed on pro-note at 12 per cent from the othidar. He is cultivating the five acres referred to above on waram (half the produce) and four acres on kuthagai.

B

His father died about 15 years ago. Then he had 16 acres and a debt of Rs. 1,000. After two years a sum of Rs. 2,000 was borrowed from a cloth dealer of Madura (Rs. 1,000 on othi of five acres and Rs. 1,000 on mortgage at 1¼ kalams) for paying a sum of Rs. 1,500 due to the previous creditor and for marriage expenses (Rs. 500). Within five years a sum of Rs. 4,000 was due to the second creditor to whom interest had not been paid for the original debt and from whom fresh loans had been taken for purchasing plough bulls and cart bulls and for marriage and domestic expenses. Four acres of land were sold to that creditor for Rs. 1,600. Two and a half acres of land were sold at Rs. 4-8-0 a cent to an outsider. Rs. 1,275 was still due to that creditor. A sum of Rs. 2,000 was borrowed from another cloth dealer (Rs. 1,000 on othi and Rs. 1,000 at 1½ kalams) and this amount was utilised in paying fully the above debt and in meeting family expenses. This debt increased to Rs. 2,700. Eighty cents of land were sold at Rs. 11-8-0 a cent. A sum of Rs. 500 was paid to the above creditor. A sum of Rs. 2,200 was borrowed from a grocery merchant at Madura (Rs. 2,000 on othi of six acres and Rs. 200 on mortgage at 1½ kalams) and the debt due to the cloth dealer was cleared off. The debt of Rs. 2,200 has now increased to Rs. 3,200. Fifty-seven cents of land were sold at Rs. 600 an acre and the money was utilised in making payments on account of a chit. Two acres have been given as Sridhanam to his sister and maternal aunt. He is now cultivating the six acres of othi land and paying a lease amount of seven

kalams per acre. He will get a net profit of 15 kalams on the six acres. He is also cultivating two more acres on kuthagai of 7½ kalams. He will get a net profit of five kalams on the two acres.

C

His father died 12 years ago. Then there was a debt of Rs. 300. The family had eight acres. About ten years ago a sum of Rs. 1,000 was borrowed at 16½ per cent on mortgage of land from a cloth dealer of Madura for purchase of land. After three years one acre of land had to be sold to clear off that debt. About six years ago Rs. 800 was borrowed from a cloth dealer of Madura at 19½ per cent on mortgage of land for buying cattle and for meeting the expenses connected with a criminal case. Owing to non-payment of interest, the debt doubled itself. This debt was cleared off by selling an acre of land for Rs. 1,600. Last year Rs. 300 borrowed on pro-note at 15 per cent from a cloth dealer of Madura for buying cattle, paying farm servants, etc. Rs. 400 borrowed on pro-note (Rs. 200 at 12 per cent and Rs. 200 at 15 per cent) from cloth dealers of Madura for expenses connected with a criminal case and for paying farm servants. Rs. 100 borrowed from a cloth dealer of Madura at 15 per cent for purchasing cart bulls. Rs. 500 borrowed four or five years ago from a cloth dealer of Madura at two kalams for marriage expenses. The total existing debt is Rs. 1,300. Partition has been effected between the two brothers and each has three acres. His brother has no debt; he has incurred debts because he has a bigger family. He also cultivates three acres on kuthagai. He is paying interest regularly on the debt of Rs. 1,300. The lands taken on lease will yield 12 kalams for the first crop and 10 kalams for the second crop. He pays a lease amount of 8 to 10 kalams per acre. He will get a total net yield of 35 kalams. He will get 48 kalams from the three acres owned by him. Thirty kalams will be reserved for maintenance. The remaining 53 kalams will be just sufficient for paying interest on the debt and meeting other family expenses. He keeps a farm servant and a cowboy.

D

About seven years ago Rs. 1,000 borrowed from a brother ryot on mortgage of land at 10½ per cent for discharging prior debt. In three years the debt became Rs. 1,200. This was liquidated by borrowing Rs. 1,200 from a money-lender of Madura on othi of three acres. Rs. 300 was borrowed from the same person at 1½ kalams for marriage and funeral expenses; 1½ acres of land were sold for Rs. 2,250 to a local ryot and the debts mentioned above were cleared off. He borrowed Rs. 1,600 from a cloth dealer of Madura (Rs. 1,000 on othi of 2 acres 60 cents and Rs. 600 on mortgage at 1½ kalams) and bought one acre of land with the borrowed money. Rs. 200 borrowed from a cloth dealer of Madura on mortgage at 12 per cent and Rs. 200 borrowed from another cloth dealer of Madura on mortgage at 18 per cent for house building. Total debt Rs. 2,000. He is cultivating the othi land of 2 acres 60 cents on varam. He is also cultivating 4½ acres of land on lease (2½ acres on lease of 10 kalams per acre and 2 acres on lease of 4½ kalams per acre). On the varam land the yield will be 15 plus 8 or 23 kalams per acre. He has to give half the yield as varam.

E

He had bought 7 acres of land in public auction. For that purpose he had borrowed Rs. 2,000 from a money-lender of Madura at 12 per cent on mortgage. He took a loan of Rs. 500 from Government and improved the land. He borrowed Rs. 600 from a paddy trader at 1½ per cent on pro-note for purchase of cattle and agricultural expenses. He borrowed Rs. 2,000 from a butcher of Madura at 1½ kalams on mortgage for purchase of land. Four and a half acres of land were sold for Rs. 4,500 and out of this amount Rs. 2,500 was paid to the butcher. Rs. 1,500 was paid to the money-lender on account of arrears of interest and Rs. 500 was credited towards the principal. The balance of Rs. 1,500 (principal) was not paid and the creditor filed a suit for Rs. 6,000 (on account of principal and arrears of interest) including the sum of Rs. 1,500 paid as interest for which the debtor had not obtained a receipt. He deposited Rs. 3,100 in Court as that was the amount really due to the creditor. As regards the false claim made by the creditor, the matter was taken to the High Court on appeal and the case is still *sub judice*.

Four years ago Rs. 3,500 borrowed on othi of 6 acres from a grocery merchant of Madura for family expenses and paying arrears of interest on debts. Three years ago Rs. 8,500 borrowed on othi of 14 acres from another grocery merchant of Madura for litigation expenses and depositing the debt in court. About two years ago he borrowed Rs. 1,200 from a grocery merchant of Madura on othi of 2½ acres for litigation expenses. Of the 22½ acres of othi land he is cultivating 4 acres on varam. 18½ acres are in the possession of the creditors. He has still 12 acres of land including 70 cents purchased last year at Rs. 11 a cent. For purchasing this land he borrowed Rs. 800 from a ryot of Tirumangalam taluk on mortgage at 1½ kalams. He has to pay interest only on this amount.

F

When his father died five or six years ago the family owned 7 acres with a debt of Rs. 1,000. Rs. 1,000 was borrowed from two women of the Sourashtra community (Rs. 500 at 1¼ kalams and Rs. 500 at 2 kalams) on mortgage of 7 acres and the debt left by the father was paid. Owing to non-payment of interest and the borrowing of small sums from the same creditors the debt increased to Rs. 2,100. One and a half acres of land were sold at Rs. 7-8-0 per cent. Rs. 1,200 was borrowed from a money-lender of Paramakudi at 1½ kalams. With these amounts the debt of Rs. 2,100 was cleared off. Rs. 300 was borrowed from a ryot of the village on othi of 66 cents for buying cart bulls and plough bulls. Rs. 400 was borrowed from another ryot of the village on othi of 80 cents for marriage expenses. Rs. 500 was borrowed from a Sourashtra of Madura at 1¼ kalams for family expenses including sister's marriage. Sixty-six cents were sold to the othidar at Rs. 6 a cent. The debt of Rs. 1,200 to the Paramakudi Chetti became Rs. 2,000. Nearly two acres were sold to him in order to liquidate his debt. One and a quarter acres of land were sold at different times in small plots for a total sum of Rs 1,000. This sum was utilized in clearing off miscellaneous debts. He has now 1½ acres of land with a debt of Rs. 900. He is triune officer of another village getting Rs. 7 per mensem. He does not cultivate any other land on varam or lease.

PEYKULAM VILLAGE, TIRUMANGALAM TALUK.

This village is four miles to the east of the Kallikudi Railway station on the Madura-Virudunagar line. No road passes through the village. There are cart-tracks leading from the village to the villages of Kurayur, Sennampatti and Kokkulancherri, but they are practically impassable during the rainy weather because of the clayey soil.

The area of the village is 1,621 acres. The population of the village according to the census of 1921 was 1,187 of which 602 were males and 585 females. The population according to the census of 1911 was 1,107 of which 573 were males and 534 females. At the end of 1928 there was a population of 1,234 of which 619 were males and 615 females. There is a Taluk Board Elementary school in the village with five classes and 39 boys and 6 girls on its rolls. There was not sufficient rain in the village in fasli 1338, the total rainfall being only 9·25 inches. The village is a purely dry one where the chief crops raised are cotton (mostly of the karunganni and uppam varieties), cholam, groundnut, ragi, varagu and chillies. Garden cultivation of chillies is a special feature of the village. Though water can only be found at a depth of ten or twelve yards, there are as many as 93 wells in the village. Ragi and chilli crops are irrigated from these wells by means of lifts worked by bullocks. The caste people of the village consist of Kambala Naickens, Reddis, Mooppans, Nadars, Konars and Mudaliyars. There are also depressed class families of Pariahs, Chakkiliyas and Pallars. Most of the Mooppans, some Naickens, Nadars and the depressed classes earn their living by labour while the others own lands. The Konars also own flocks of sheep. Seven Reddis and three Naickens who own lands lend money to their brother ryots. The village is in a very insanitary condition with narrow and foul smelling lanes and with houses jumbled together without any plan or arrangement. The ryots of the village are a very

hardworking class and though the soil is not as fertile as that of villages like Kallikudi and Vellakulam, the yield of the lands is generally fair chiefly on account of the unremitting attention paid by the ryots to agriculture. They buy good bulls and look after them properly. They used to get good profits when chillies fetched a high price in Virudunagar market, but there has been a decline in the price of that commodity in recent years with the result that the ryots are not as prosperous as they otherwise would have been. It is a satisfactory feature of the village that only 37 pattadars are absentees.

2. Appendix I shows the area under each crop, the gross yield under each crop and the value of the yield as per prices which obtained in fasli 1338 in the village market. Of the total extent of 1,397 acres cultivated in fasli 1338, the extents cultivated with cotton, cholam, varagu, groundnut, vali, kambu, ragi, chillies and gingelli are 434 acres (410 acres—Uppam and Karunganni and 24 acres Cambodia), 339 acres, 165 acres, 157 acres, 114 acres, 88 acres, 53 acres, 45 acres and 31 acres respectively. The extents cultivated with other crops are small.

The total land revenue of the village is Rs. 2,876 and land-cess Rs. 354.

3. Appendix II shows the classification of holdings according to size and the extents cultivated by owners and tenants respectively. Seventy-four per cent of the pattadars in the village own from 1 to 5 acres and 19 per cent from 6 to 10 acres; 3 per cent of the pattadars own from 11 to 15 acres, 3 per cent from 16 to 25 acres, and 1 per cent (five pattas) from 26 to 85 acres. Twenty per cent of the pattadars own up to one acre, 24 per cent from 1 to 2 acres, 13 per cent from 2 to 3 acres, 8 per cent from 3 to 4 acres and 9 per cent from 4 to 5 acres. The ryots have no subsidiary industry to enable them to supplement their income from land. Those who do not get sufficient income from their lands supplement their income by labour. The lands are mostly cultivated by the owners themselves and the extents let on lease or varam tenure are small. Ninty-one per cent of the total acreage is cultivated by owners, 7 per cent is let on lease and 2 per cent on varam. The rate of lease amount for dry land ranges from Rs. 6 to Rs. 10 per kuli of 60 cents and for garden land the rate is Rs. 20 per kuli. Varam is usually half the produce for all the crops except chillies. For chillies only two-fifths of the yield is given to the landholder. For garden land the landholder has to pay the kist and the cost of manure; the cost of irrigation is borne by the varamdar. In the case of dry land, kist and cost of manure are shared equally between the varamdar and the landowner.

4. There are 275 families in the village. Of these 68 families get sufficient income from their lands to maintain themselves, 52 supplement their income from their own lands, by cultivating the lands of others on varam or kuthagai (lease), 125 supplement their income from land by labour, 2 families owning no land cultivate the lands of others on lease and 28 live by labour.

5. The livestock in the village consists of 930 sheep and goats, 156 bulls, 36 cows, 16 she-buffaloes and 58 calves. There are 63 carts in the village.

6. There are three classes of soil in the village, Karisal (black soil), Vellaiman (white-soil) and Pottal (gravelly-soil). Ragi, chillies, cotton and varagu are grown on black soil, ragi, chillies, cholam and groundnut on white soil and kuthiraivali on Pottal. On an average the yield of one acre of cotton may be put at 1¼ pothis (1 pothi = 13⅓ maunds), cholam, two pothis of 120 Madras measures each, groundnut and ragi four pothis each; varagu five pothis and chillies six pothis. The prevailing price of cotton and dried chillies is Rs. 50 per pothi, ragi Rs. 15, cholam and varagu Rs. 10 and groundnut Rs. 9. The value of seed required for one acre of cotton is Rs. 1-4-0, cholam 12 annas, groundnut Rs. 5, ragi 8 annas, varagu 6 annas, chillies Re. 1. Better ploughs and plough bulls are used in this dry village than in the wet villages of Chittampatti and Kodikulam. Bulls worth Rs. 150 to Rs. 200 per pair are used. A ryot who owns 10 acres with garden land or 15 acres without garden land will have a pair of bulls; a ryot who owns less than 10 acres of dry land usually owns only one bull and he will get a loan of another bull from another ryot under the exchange system. If he owns garden land he will generally have a pair of bulls. The smaller ryots who own no bulls hire a pair of bulls at Re. 1 per day. As the bulls are looked after properly, they will fetch good prices when sold and consequently the ryots incur no loss under this head. The fodder of cattle consists of cholam stalks, varagu straw, cotton seed and cholam bran. The ryots have cholam stalks, varagu straw and cholam bran and they have to pay only

for cotton seed. About eight pothis of cotton seed worth Rs. 80 are required for feeding a pair of bulls for a year. Two additional ploughshares are required every year as the soil is hard. The annual recurring expenditure in respect of a plough (including carpenter's and blacksmith's charges) is about Rs. 8 and that of an irrigation lift Rs. 10 to Rs. 15. For each pair of bulls owned by a ryot, he will have a cart, a spade and a pick-axe. The annual depreciation of a cart worth Rs. 100 may be put at Rs. 10; the depreciation on account of a spade and a pick-axe may be put at 12 annas. Ploughing charges per acre (with one's own bulls) come to Rs. 3. The fields cultivated with ragi and chillies are divided into a number of small plots to facilitate irrigation and the cost of doing so is Rs. 3 per acre. The cost of transplanting one acre of ragi and one acre of chillies comes to Rs. 1-8-0 and Re. 1 respectively. The cost of irrigating an acre of ragi and an acre of chillies may be put at Rs. 7 and Rs. 60 respectively. Weeding is done thrice for cotton and chillies, twice for groundnut, varagu and ragi and once for cholam. The cost of weeding is Rs. 5 per acre for chillies, Rs. 3 for cotton, Rs. 1-8-0 for groundnut, varagu and ragi and 12 annas for cholam. The harvesting charges come to Rs. 6 per acre for cotton and chillies, Rs. 3 per acre for groundnut and Rs. 1-8-0 per acre for ragi and varagu. The only manure used is the dung of cattle and sheep. When the quantity of farm manure available is not sufficient for manuring all the fields in a holding, the deficiency is made good by penning flocks of sheep in the fields on payment of a charge of Rs. 5 per acre on an average. There are three rates of assessment in the village, Rs. 2-12-0, Rs. 2 and Rs. 1-8-0. The average rate of assessment for the extent cultivated works out to Rs. 2 per acre. Appendix III shows the details of income and expenditure in respect of holdings of small, medium and large sizes in the village, i.e., 10, 20 and 50 acres. The average net profit per acre ranges from Rs. 37-1-0 to Rs. 39-10-0.

The price of an acre of karisal land varies from Rs. 200 to Rs. 350 per acre, of vellai land from Rs. 75 to Rs. 150 and of pottal land from Rs. 25 to Rs. 50. The price of garden land ranges from Rs. 400 to Rs. 750 per acre.

7. Cotton is sold in the village as kapas and not as lint. The ryots sell all the kapas in the village to the petty traders of Peykulam and outside villages who take it to Virudunagar market in country carts. Virudunagar is six miles from Peykulam. The price is fixed before the cotton is bought. If the ryots have full confidence in the trader, they are content to receive payment after the cotton is sold in the market; otherwise payment is insisted on before the cotton is delivered to him. No advance is taken from the petty trader on the understanding that the kapas will be sold to him. The ryots ascertain the market price from the local dealers or others. Generally a pothi of cotton is sold in the village for Rs. 2 or Rs. 3 less than the price at which it is sold in the Virudunagar market. The petty trader has to pay Rs. 2 on account of cart hire for three pothis or six bags, 8 annas for cartman's feeding charges and toll and a *mahimai* of 4 annas per pothi to the villagers. He has also to pay a commission of 10 annas per pothi to the big trader (including 2 annas for weighing and labour charges) for selling the cotton in the market. It is not uncommon for petty traders to mix superior and inferior cotton and sell it in the market at a favourable price. Sometimes petty traders are engaged by big traders to buy cotton for them from the ryots and in that case the big traders meet all the expenses and pay a commission not exceeding one rupee per pothi to the petty trader. At Virudunagar there are agents of Messrs. Harvey & Co., Volkart Bros., Ralli Bros., Japan Trading Company and Bombay Company. These companies have ginning factories in Virudunagar. The big traders contract with these firms to supply a fixed number of bales of lint of a particular quality and the kapas is ginned in their factories. If the lint falls below the standard and is rejected, ginning charges will have to be paid. The seed is taken by the big traders who sell it to other traders or ryots. The price which the big traders pay for the kapas will depend upon the rate at which they have contracted to sell lint to the firms. Sometimes they buy cotton and hold up the stock in expectation of higher prices. Last year kapas was sold in Virudunagar at prices ranging from Rs. 50 to Rs. 70. This year price has fallen from Rs. 63 to Rs. 50. The final picking of cotton will be over by the middle of May. Within a month most of the kapas will be sold by the ryots. If the price is low, the bigger ryots will hold up the stock for sale at higher prices later on. The smaller ryots usually borrow the sums required for cultivation expenses from the larger ryots of the village or of outside villages in the months of August to October and repay the

amounts in March to May. Even if loans are taken from a local ryot who also happens to be a petty trader in cotton, there is no obligation on the part of the ryots to sell the cotton to him and they are at liberty to sell it to the trader who offers the highest price. No brokers are employed for sale of cotton in the village and no deductions are made from the price. Standard weights are used and payments are usually prompt. The weighing charge of one anna per pothi is paid to the coolie by the purchaser.

Cotton from Peykulam is mostly taken to Virudunagar which is an important market with a number of ginning factories. Occasionally it is also taken to Kallikudi where agents of some of the big traders of Virudunagar buy the kapas and gin it in the local ginning factories. The owners of the three ginning factories at Kallikudi do not buy kapas and gin it on their own account; but content themselves with ginning kapas for big traders on receipt of ginning charges.

8. *Investments.*—As in the wet villages of Chittampatti and Kodikulam, the ryots usually invest their savings in the purchase of land. The tendency to borrow money and buy land is more pronounced here. There are no chit associations in the village. Kambala Nayakans do not spend much on ornaments. They spend only about Rs. 100 per woman whereas the Reddis spend about Rs. 250. One Reddiyar owning 50 acres has invested Rs. 1,000 in ornaments. This seems to be the maximum amount invested in ornaments in the village.

9. There is no co-operative society in the village; neither any nidhi nor private bank. The smaller ryots usually take loans from the larger ryots of the village or of outside villages. Eighty-seven per cent of the loans were taken from the ryots of the village and 13 per cent from those of outside villages. Seventy per cent of the loans were granted on mortgage and 25 per cent on pro-note. Five per cent was given as hand-loans. The usual rate of interest was 12 per cent. There are ten ryot money-lenders in the village.

10. An examination of the records in the Sub-Registrar's office shows that during the period of eight years from 1921 to 1928 there were 44 othis or mortgages with possession aggregating Rs. 12,018 which gives an average of five othis and Rs. 1,502 per year. The amount of each othi thus averages Rs. 300. During the period of eight years referred to above 225 simple mortgages were effected to an aggregate amount of Rs. 74,705. This gives an average of 28 mortgages and Rs. 9,338 per year. The amount of each simple mortgage thus averages Rs. 333. As regards the rates of interest, 89 per cent of the amounts were borrowed at 12 per cent, 6 per cent of the amounts at 9 per cent and 4 per cent of the amounts at 10½ per cent. The amounts borrowed at from 15 to 18¾ per cent were very small. The period of othis generally ranges from three to ten years while the period of mortgage is usually only ten months. No simple bonds and pro-notes were registered.

11. *Indebtedness.*—My enquiry shows that the existing indebtedness of the village is Rs. 52,392 (vide Appendix IV) of which a sum of Rs. 36,795 was borrowed on mortgage, Rs. 13,197 on pro-note and Rs. 2,400 as hand-loans. A sum of Rs. 45,632 was borrowed from the ryots of the village and Rs. 6,760 from those of outside villages. A sum of Rs. 20,735 was borrowed for purchase of lands, Rs. 15,255 for discharging prior debts. Rs. 5,845 for family expenses, Rs. 4,520 for house-building, Rs. 3,485 for purchase of bulls, Rs. 1,417 for cultivation expenses and Rs. 1,130 for digging wells. The prior debts appear to have been mostly incurred for purchase of land but it is not possible to get the actual figures. A sum of Rs. 43,197 was borrowed at 12 per cent, Rs. 1,450 at 18 per cent, Rs. 320 at 15 per cent and Rs. 175 at 24 per cent. A sum of Rs. 7,250 was borrowed on mortgage of land with possession.

12. Indebtedness prevails to a greater extent among the smaller landowners than among the larger ones. Of the total debt of Rs. 52,392, only a sum of Rs. 6,840 is due from ryots holding 15 acres and above. The percentage of indebtedness for the larger landholders is 13 and for the smaller ones 87. During the past five years 52 acres have passed from the smaller ryots of the village to larger ones. The indebtedness per head in the village is only 42 as against 48 in Kodikulam and 66 in Chittampatti. Of a total number of 136 ryots who have taken loans only 11 persons have taken loans of Rs. 1,000 and above; and of these only three persons have a debt of more than Rs. 1,500, i.e., Rs. 3,550, Rs. 2,550 and Rs. 1,700. The bulk

of these debts were incurred for purchase of land and house-building. In their eagerness to secure lands which adjoin their holdings the ryots sometimes pay more than what the land is really worth and thereby incur loss. I came across only a solitary case of indebtedness through extravagance. A detailed account in respect of that case will be found in Appendix V-a.

13. *General.*—On the whole the economic condition of the village cannot be said to be unsatisfactory. It is a self-sufficient village with an industrious population capable of earning good profits if there are sufficient rains. The ryots have not taken to a standard of living higher than that warranted by their income. There is co-operation among the villagers and the lands do not pass to outsiders. The establishment of a co-operative society for purchasing cotton from the ryots, holding up the stock and selling it at favourable prices later on either as kapas or as lint will enable the ryots to secure the profits which now go to middlemen.

Appendix I.

1. Area under each crop—

	I	II
	Acs.	Acs
Cotton	426·78	7·31
Cholam	337·23	1·35
Varagu	163·50	1·40
Groundnut	154 88	1·70
Vali	114 38	..
Cumbu	87·50	0 47
Ragi	39·10	13 87
Chillies	7·12	37·50
Gingelly	29·87	0·92
Takaralai	9·48	..
Dholl	6·91	0 09
Horsegram	6·40	..
Mochai	4·92	0·48
Blackgram	4·08	0·06
Thinai	1·60	..
Tamarind	1·45	..
Tobacco	0·40	1·39
Paddy	0·31	..
Vegetables	1·41	0·08
Total	1,397·07	66·62

2. Gross yield under each crop—

Cotton	542½	pothis of 13½ maunds each.
Cholam	677	,, 120 Madras measures each.
Varagu	825	,, ,, ,,
Groundnut	626	,, ,, ,,
Vali	572	,, ,, ,,
Cumbu	176	,, ,, ,,
Ragi	212	,, ,, ,,
Chillies	268	,, 12 tulams each.
Gingelly	62	,, 120 Madras measures each.
Takaralai	14	,, 12 tulams each.
Dholl	3½	,, 120 Madras measures each.
Horsegram	3	,, ,, ,,
Mochai	2½	,, ,, ,,
Blackgram	2	,, ,, ,,
Thinai	6	,, ,, ,,
Tobacco	3½	pothis of 12 tulams each.
Paddy	3	pothis of 120 Madras measures each.

3. Value of the yield as per prices which obtained in fasli 1338 in the village market—

	Rs.
Cotton	27,125
Cholam	6,770
Varagu	8,250
Groundnut	5,634

	Rs.
Vali	4,576
Cumbu	2,640
Ragi	3,180
Chillies	18,400
Gingelly	2,480
Takaralai	336
Dholl	70
Horsegram	72
Moohai	60
Blackgram	60
Thinai	90
Tobacoo	84
Paddy	45
Total ..	74,872

Appendix II.

(*a*) Holdings classified by size—

	Pattas.	Acs.	Per cent.
* From 1 to 5 acres	254	506 59	73·6
,, 6 to 10 ,, ...	66	462·10	19·1
,, 11 to 15 ,, ...	9	109·77	2·6
,, 16 to 20 ,, ...	5	81·30	1 5
,, 21 to 25 ,, ...	6	131 17	1·7
,, 26 to 35 ,, ...	3	98·78	0·9
,, 36 to 45 ,, ...	1	43·80	0 3
,, 46 to 85 ,, ...	1	82 98	0·3
	345	1,516·49	100·0

	Pattas.	Acs.	Per cent.
* Up to 1 acre	70	38·35	20·3
From 1 to 2 acres	81	121·96	23·5
,, 2 to 3 ,, ...	46	113·14	13·3
,, 3 to 4 ,, ...	26	94·01	7·5
,, 4 to 5 ,, ...	31	139·13	9·0
	254	506·59	73·6

(*b*) Extents cultivated by owners and tenants—

	Pattas	Acs.	Per cent.
Cultivated by owner	291	1,384·32	91·3
Let on lease	45	102·67	6·8
Let on varam	9	29·50	1·9
	345	1,516·49	100·0

Appendix III.

(a)

Details of income and expenditure for a holding of 10 acres of dry land of which 3 acres are cultivated with cotton, 2 with cholam, 2 with varagu and 1 each with ragi, groundnut and chillies.

Income.

Yield—

			Rs.	A.	P.
Cotton	3 × 1½ or 3¾ pothis at Rs. 50 per pothi		187	8	0
Cholam	2 × 2 or 4 pothis at ,, 10 ,, ...		40	0	0
Varagu	2 × 5 or 10 pothis at ,, 10 ,, ...		100	0	0
Ragi	1 × 4 or 4 pothis at ,, 15 ,, ...		60	0	0
Groundnut	1 × 4 or 4 pothis at ,, 9 ,, ...		36	0	0
Chillies	1 × 6 or 6 pothis at ,, 50 ,, ...		300	0	0
	Total ..		723	8	0

Expenditure.

	Rs.	A.	P.
Seed—			
Cotton 5/6 tulam per acre at Rs. 18 per pothi of 12 tulams Rs. 1½ × 3	3	12	0
Cholam six measures per acre at 8 measures per rupee As. 12 × 2	1	8	0
Varagu three measures per acre at 8 measures per rupee As. 6 × 2	0	12	0
Ragi three measures per acre at 6 measures per rupee As. 8 × 1	0	8	0
Groundnut fifteen measures per acre at 3 measures per rupee Rs. 5 × 1	5	0	0
Chillies half measure per acre at ½ measure per rupee Re. 1 × 1	1	0	0
Agricultural implements—			
One plough annual recurring expenditure	8	0	0
One irrigation lift—annual recurring expenditure	10	0	0
One cart worth Rs. 100—depreciation	10	0	0
One pair of bulls—Rs. 200—feeding charges	80	0	0
One spade—a pick-axe—depreciation	0	12	0
Labour—			
Ploughing at Rs. 3 per acre	30	0	0
Division into small plots for ragi and chillies at Rs. 3 per acre 2 × 3	6	0	0
Transplanting—ragi—1 acre at Rs. 1½ per acre..	1	8	0
,, chillies, 1 acre at Re. 1 per acre	1	0	0
Irrigation—ragi—Rs. 7; chillies Rs. 60 -	67	0	0
Weeding—once cholam—2 acres at As. 12 per acre	1	8	0
Weeding—twice—2 varagu, 1 groundnut and 1 ragi—at Rs. 1½ per acre 4 × 1½	6	0	0
Weeding—thrice—cotton—3 acres at Rs. 3 per acre	9	0	0
,, chillies—1 acre at Rs. 5 per acre	5	0	0
Harvesting—cotton at Rs. 6 per acre—3 × 6	18	0	0
cholam at Rs. 1½ per acre—2 × 1½	3	0	0
varagu at Rs 1½ per acre—2 × 1½	3	0	0
groundnut at Rs. 3 per acre—1 × 3	3	0	0
ragi at Rs. 1½ per acre—1 × 1½	1	8	0
chillies at Rs. 6 per acre—1 × 6	6	0	0
Manure	50	0	0
Land revenue	20	0	0
Total expenditure ..	252	12	0
Net profit ..	370	12	0
Average net profit per acre ..	37	1	0

(*b*)

Details of income and expenditure for a holding of 20 acres of dry land of which 6 acres are cultivated with cotton, 4 with cholam, 4 with varagu, 2 each with ragi, groundnut and chillies.

Income.

	Rs.	A.	P.
Yield—			
Cotton—6 × 1½ or 7½ pothis at Rs. 50 per pothi	375	0	0
Cholam—4 × 2 or 8 pothis at Rs. 10 per pothi	80	0	0
Varagu—4 × 5 or 20 pothis at Rs. 10 per pothi	200	0	0
Ragi—2 × 4 or 8 pothis at Rs. 15 per pothi	120	0	0
Groundnut—2 × 4 or 8 pothis at Rs. 9 per pothi ..	72	0	0
Chillies—2 × 6 or 12 pothis at Rs. 50 per pothi	600	0	0
Total ..	1,447	0	0

Expenditure.

	Rs.	A.	P.
Seed—			
Cotton—5/6 tulam per acre at Rs. 18 per pothi—Rs. 1½×6.	7	8	0
Varagu—3 measures per acre at 8 measures per rupee, As. 6 × 4	1	8	0
Cholam—6 measures per acre at 8 measures per rupee, As. 12 × 4	3	0	0
Ragi—3 measures per acre at 6 measures per rupee, As. 8 × 2	1	0	0
Groundnut—15 measures per acre at 3 measures per rupee, Rs. 5 × 2	10	0	0
Chillies—½ measure per acre at ½ measure per rupee, 1 × 2.	2	0	0
Agricultural implements—			
2 Ploughs—Annual recurring expenditure	16	0	0
1 Irrigation lift—Annual recurring expenditure ..	15	0	0
2 carts worth Rs. 200—depreciation	20	0	0
2 pairs of bulls worth Rs. 350—Feeding charges	160	0	0
2 spades and 2 pickaxes—depreciation	1	8	0
Labour—			
Ploughing at Rs. 3 per acre Rs. 20 × 3	60	0	0
Division into plots for ragi and chillies at Rs. 3 per acre—Rs. 3 × 4	12	0	0
Transplanting ragi 2 acres at Rs. 1½ per acre	3	0	0
Chillies 2 acre at Re. 1 per acre	2	0	0
Irrigation—Chillies—2 acres at Rs. 60 per acre—Rs. 60×2.	120	0	0
Ragi—2 acres at Rs. 7 per acre—Rs. 7 × 2 ..	14	0	0
Weeding—Once—Cholam—4 acres at Rs. ¾ per acre ..	3	0	0
twice—4 varagu, 2 groundnut, 2 ragi at Rs. 1½ per acre Rs. 1½ × 8	12	0	0
thrice—Cotton—6 acres at Rs. 3 per acre ..	18	0	0
,, Chillies—2 acres at Rs. 5 per acre ..	10	0	0
Harvesting—Cotton at Rs. 6 per acre—Rs. 6 × 6 ..	36	0	0
Cholam at Rs. 1½ per acre—Rs. 1½ × 4 ..	6	0	0
Varagu at Rs. 1½ per acre—Rs. 1½ × 4 ..	6	0	0
Ragi at Rs. 1½ per acre—Rs. 1½ × 2 ..	3	0	0
Groundnut at Rs. 3 per acre—Rs. 3 × 2 ..	6	0	0
Chillies at Rs. 6 per acre—Rs. 6 × 2 ..	12	0	0
Manure	80	0	0
Land revenue	40	0	0
Total expenditure ..	680	8	0
Net profit ..	766	8	0
Average net profit per acre ..	38	5	0

(c)

Details of income and expenditure for a holding of 50 acres of dry land of which 16 acres are cultivated with cotton, 10 with cholam, 10 with varagu, 6 with groundnut, 4 each with ragi and chillies.

Income.

		Rs.	A.	P.
Yield—				
Cotton	16 × 1¼ or 20 pothis at Rs. 50 per pothi ..	1,000	0	0
Cholam	10 × 2 or 20 pothis at Rs. 10 per pothi ..	200	0	0
Varagu	10 × 5 or 50 pothis at Rs. 10 per pothi ..	500	0	0
Groundnut ..	6 × 4 or 24 pothis at Rs. 9 per pothi ..	216	0	0
Ragi	4 × 4 or 16 pothis at Rs. 15 per pothi ..	240	0	0
Chillies ..	4 × 6 or 24 pothis at Rs. 50 per pothi ..	1,200	0	0
Total ..		3,356	0	0

Expenditure.

		Rs.	A.	P.
Seed—				
Cotton	5/6 tulam per acre at Rs. 18 per pothi Rs. 1-4-0 × 16	20	0	0
Cholam	6 measures per acre at 8 measures per rupee, Re. 0-12-0 × 10	7	8	0
Varagu ..	3 measures per acre at 8 measures per rupee, Re. 0-6-0 × 10	3	12	0
Ragi	3 measures per acre at 6 measures per rupee, Re. 0-8-0 × 4	2	0	0
Groundnut ..	15 measures per acre at 3 measures per rupee, Rs. 5-0-0 × 6	30	0	0
Chillies ..	½ measure per acre at ½ measure per rupee, Re. 1-0-0 × 4	4	0	0
Agricultural implements—				
Three ploughs—annual recurring expenditure		24	0	0
Two irrigation lifts—annual recurring expenditure		30	8	0
Three carts—worth Rs. 300 depreciation		30	0	0
Three pairs of bulls—Rs. 500 feeding charges		240	0	0
Three spades and three piokaxes—depreciation		2	4	0
Labour—				
Ploughing at Rs. 3 per acre—Rs. 3 × 50		150	0	0
Division into small plots for ragi and chillies at Rs 3 per acre Rs. 3 × 8		24	0	0
Transplanting ragi—4 acres at Rs. 1-8-0 per acre—Rs. 1-8-0 × 4		6	0	0
Transplanting chillies—4 acres at Re. 1 per acre—Re. 1 × 4 ..		4	0	0
Irrigation—chillies—4 acres at Rs. 60 per acre		240	0	0
Do. ragi—4 acres at Rs. 7 per acre		28	0	0
Weeding—once—cholam—10 acres at Re. 0-12-0 per acre ..		7	8	0
Do. twice—10 varagu, 6 groundnut and 4 ragi—Rs. 1-8-0 × 20		30	0	0
Do. thrice—cotton—16 acres at Rs. 3 per acre		48	0	0
Do. thrice - chillies—4 acres at Rs. 5 per acre		20	0	0
Harvesting—cotton—16 acres at Rs. 6 per acre—Rs. 6 × 16 ..		96	0	0
Do. cholam—10 acres at Rs. 1-8-0 per acre—Rs. 1-8-0 × 10		15	0	0
Do. varagu—10 acres at Rs. 1-8-0 per acre—Rs. 1-8-0 × 10		15	0	0
Do. groundnut—6 acres at Rs. 3 per acre—Rs. 3 × 6 ..		18	0	0
Do. ragi—4 acres at Rs. 1-8-0 per acre—Rs. 1-8-0 × 4		6	0	0
Do. chillies—4 acres at Rs. 6 per acre—Rs. 6 × 4 ..		24	0	0
Manure		150	0	0
Land revenue		100	0	0
	Total expenditure ..	1,375	0	0
	Net profit ..	1,981	0	0
	Average net profit per acre ..	39	10	0

Appendix IV.

Total indebtedness of the village—Rs. 52,392.

	Rs.	Per cent
1. Classified according to the agency from which the debt was contracted—		
Ryots of the village	45,632	87
Ryots of outside villages	6,760	13
2. Classified according to the mode by which the debt was contracted—		
Mortgage	36,795	70
Pro-notes	13,197	25
Hand loans	2,400	5

	Rs.
3. Classified according to purpose—	
Purchase of lands	20,735
Discharging prior debts	15,255
Family expenses	6,845
House-building	4,525
Purchase of bulls	3,485
Cultivation expenses	1,417
Digging wells	1,130
4. Classified according to rates of interest—	
Othi	7,250
12 per cent	43,197
15 ,, ...	320
18 ,, ...	1,450
24 ,, ...	175

Appendix V.

Families involved in debt.

A

About ten years ago he had 28 kulis of land and a debt of Rs. 600. He borrowed Rs. 1,500 from a ryot of the village on mortgage at 12 per cent for repaying the old debt which had doubled itself owing to non-payment of interest for four years. The balance of the amount (Rs. 300) was spent in purchasing bulls. A sum of Rs. 1,500 was borrowed from a ryot of the village on mortgage at 12 per cent for buying 5¼ kulis of land with a well. The land did not yield properly. No interest was paid for three years for either of the above debts. The entire holding with the exception of three-fourths of a kuli was sold for Rs. 4,200 last year and both the debts were cleared off. Last year Rs. 100 was borrowed from a ryot of the village at 12 per cent for purchasing 1¼ kulis of land. He ran into debt on account of his eldest son's extravagance. The latter eloped with a woman to Sivakasi in Ramnad district and is earning his living there as a petty vendor. His brothers and sisters maintain themselves and their father by labour. The 1¼ kulis of land have been cultivated with groundnut.

B

About six years ago Rs. 1,000 borrowed on mortgage at 12 per cent from a ryot of the village for digging a well, purchase of bulls and seed, and family expenses. As the land did not yield properly interest was not paid and the debt increased to Rs. 1,300—ten kulis of land were sold to a ryot of the village for Rs. 1,000; Rs. 300 was borrowed at 12 per cent from a trader. With these amounts the whole debt of Rs. 1,300 was repaid. He has now five kulis of land cultivated with cholam and groundnut. He sold his two pairs of bulls for liquidating miscellaneous debts. His land is of inferior soil and will be worth only Rs. 200. The creditor is asking him to sell his house in addition to his land. He is now earning 6 annas a day by doing coolie work.

Report of M.R.Ry. M. P. NARAYANAN NAYAR Avargal, B.A., on the investigation of three villages in Coimbatore district.

KAMBLIAMPATTI VILLAGE, ERODE TALUK.

SECTION I.

General.

1. The village is about 17 miles south-west of Erode and three miles and a half from Vijayamangalam Railway station on the Erode-Podanur line. The metalled road from Erode to Avanashi passes through the village. There is a road from the village to the Vijayamangalam Railway station. There are cart-tracks from the village to the villages of Ingur and Varapalayam.

2. The area of the village is 1,932 acres of which 1,685 acres are Government, 114 acres inam and 133 acres poramboke. The village has seven hamlets.

The population of the village according to the census of 1911 was 1,183 of which 574 were males and 609 females. The population according to the census of 1921 was 1,386 of which 696 were males and 690 females. At the end of 1928 there was a population of 1,572 of which 809 were males and 763 females.

3. There is a private school in Kambliampatti with three classes with a total strength of 17 (16 boys and 1 girl) and one teacher. The classes are held on the pial of the monigar's house. There is no school in any other hamlet. There was a private school in Kasipilampalayam, hamlet of Kambliampatti, but it has not been working for the past six months.

4. There is no Post office in the village. The nearest Post office is at Vijayamangalam which is three miles distant. There is a post box in the monigar's house which is cleared twice every week.

5. The village is a dry one where the chief crops raised are kambu, cotton, cholam, horsegram and ragi. Cambodia cotton, cholam, ragi, arisi-kambu and plantains are raised on garden lands, i.e., dry lands with wells, and country cotton, kambu, horsegram and groundnut on dry lands without wells. There are 95 wells in the village. Water can be found only at a depth of from 13 to 17 yards and the cost of digging a well ranges from Rs. 500 to Rs. 1,000. There was not sufficient rain in the village in fasli 1338, the total rainfall being only 10 inches. The ryots state that rainfall was scanty in the previous five years with the result that there was scarcity of water in the wells and consequent failure of crops. Recently there were good rains in the village and the agricultural outlook is therefore promising this year.

6. The village is mostly inhabited by Vellala Gounders, with a small percentage of Moopans (shanars or toddy drawers), Adi-Dravidas and Chakkiliyas. The Gounders are mostly landholders while some of them live either by cultivating the lands of others or by labour. They are an industrious class and with the exception of the big landholders, the landowner and his family generally work in the fields.

7. There are 170 families in the village. Of these 79 have sufficient income from their lands to maintain themselves, 27 supplement their income from land by cultivating the lands of others on lease or varam, 13 who have no land cultivate the lands of others on lease or varam, 24 supplement their income from land by labour and 27 owning no land live by labour.

Section II.

Agriculture—General.

The following table shows the area under each crop, the gross yield under each crop and the value of the yield as per prices which obtained in fasli 1338 in the village:—

Area under each crop—

Crop.	Area I crop.	Area II crop.	Area Total.
	ACS.	ACS	ACS.
Paddy	3·00	1·50	4·50
Cholam	131·85	63·50	195·35
Kambu	731·08	..	731 08
Arisikambu	31·89	..	31 89
Ragi	42·40	..	42·40
Horsegram	90·33	23·00	113·33
Thinai	41·40	..	41·40
Maize	0 50	..	0·50
Gingelly	13·00	..	13·00
Varagu	0·50	..	0·50
Cambodia cotton	33·75	154·55	188·30
Country cotton	33·15	..	33 15
Fieldgram	11 25	..	11 25
Groundnut	24 10	..	24 10
Castor	10·00	..	10 00
Plantains	12·95	..	12 95
Pomegranates	1·00	..	1·00
Chillies	0·75	7·35	8·10
Brinjals	0 10	..	0 10
Total ..	1,213·00	249·90	1,462 90

Gross yield and value of each crop—

Crop.	Gross yield.	Value. Rs.	A.	P.
Paddy	18 pothis ..	576	0	0
Cholam	130 ,, ..	4,160	0	0
Kambu	487 ,, ..	11,688	0	0
Arisikambu	32 ,, ..	864	0	0
Ragi	86 ,, ..	2,720	0	0
Horsegram	57 ,, ..	1,824	0	0
Thinai	41 ,, ..	902	0	0
Maize	$\frac{1}{8}$,, ..	5	0	0
Gingelly	$8\frac{1}{2}$,, ..	520	0	0
Varagu	$\frac{1}{4}$,, ..	8	0	0
Cambodia cotton	470 ,, ..	23,500	0	0
Country cotton	25 ,, ..	875	0	0
Fieldgram	1 ,, ..	38	0	0
Groundnut	60 ,, ..	960	0	0
Castor	5 ,, ..	240	0	0
Plantains	5,200 bunches .	5,200	0	0
Chillies	200 maunds .	1,200	0	0
Pomegranates	. ..	100	0	0
	Total ..	55,380	0	0

The average yield per acre of the total area of the village is Rs. 29 and of the cultivated extent Rs. 46. The average yield per holding is Rs. 293, per family Rs. 326 and per head Rs. 35.

2. It will be seen from the above table that of the total extent of 1,932 acres, an extent of 1,213 acres was cultivated in the village in fasli 1338 and that second crop was raised on 250 acres. Kambu accounted for the largest extent under cultivation (731 acres) and cotton, cholam and horsegram came

next in order with 221 acres, 195 acres and 113 acres respectively. Ragi was raised on a comparatively smaller extent (42 acres) owing to want of sufficient water in the wells. Of the 221 acres under cotton cultivation, 188 were cultivated with cambodia cotton and 33 acres with country or nadan cotton. It is only recently that groundnut has begun to be cultivated.

3. The soil of Kambliampatti consists of red loam and red sand and is not as fertile as that of neighbouring villages like Vijayamangalam and Mungilpalayam. The ryots do not manure the fields properly and consequently the yield of the lands is low as compared with that of neighbouring villages. Ragi is cultivated from June to September, arisikambu and thinai from July to September, cholam from October to January and March to June and cotton from October to May. The ryots state that cholam was yielding well previously but that it has only a low yield now as the soil has become heated owing to the cultivation of cambodia cotton. The present average yield of cholam is said to be only two-thirds of a pothi (1 pothi= 6 mudas = 96 vallams = 384 Coimbatore measures of Rs. 72 weight) while cambodia cotton yields from two to four pothis per acre (1 pothi = 10 maunds). Having regard to the smaller proportion of lands yielding 3 and 4 pothis per acre, the average yield of an acre of cambodia cotton in the village is only two and a half pothis. The average yield of an acre of ragi is two pothis and that of arisikambu on garden land one pothi. The average yield of kambu grown on dry lands called "kattu kambu" is only two-thirds of a pothi per acre. The low yield is due to the fact that dry lands are neglected by the ryots who devote their attention almost entirely to garden lands from which they expect a greater yield on account of the facilities for irrigation. Dry lands are not usually manured nor are sheep and goats penned in them as in the case of garden lands. Of course those ryots who own only dry lands will devote proper attention to the cultivation of dry lands and consequently the yield of those lands will be greater. Generally speaking, a holding will consist of both garden land and dry land. The yield of horsegram is half a pothi per acre and that of groundnut two and a half pothis per acre. The yield of an acre of plantains is 400 bunches worth Re. 1 per bunch and that of chillies 25 maunds at Rs. 6 per maund. The yield of an acre of thinai is one pothi per acre and that of gingelly two-thirds of a pothi. The average yield of fieldgram which is sown along with dry kambu is said to be only 8 vallams or 32 Coimbatore measures per acre and that of castor three mudas or half a pothi.

4. The price of cambodia cotton was Rs. 50 per pothi, that of country cotton Rs. 35, that of cholam and ragi Rs. 32 per pothi, that of arisikambu Rs. 27 per pothi, that of kattu kambu Rs. 24 per pothi, that of horsegram Rs. 32 per pothi, that of thinai Rs. 22, that of fieldgram Rs. 38 per pothi, that of gingelly Rs. 60 per pothi and that of groundnut Rs. 16 per pothi.

5. The ryots do not purchase the wood required for making ploughs but get it from the trees in their fields. Even rope is made by the ryots themselves. They buy only ploughshares. For making ploughs and fitting ploughshares to them, a ryot pays 6 vallams or 24 measures of cholam or kambu worth Rs. 2 to the carpenter and blacksmith together for each pair of bulls he owns. A man owning 5 acres with garden land will require at least one plough, one spade and one pari (leather bucket and pipe) worth Rs. 12 each and one pair of bulls. In this village both bulls and cows are used for working the irrigation lift and for ploughing. Generally there will be two lifts in each well. The leather bucket which is worth Rs. 7 will last for about a year and a half while the leather pipe which is worth Rs. 5 will have to be renewed once during the period. The annual expenditure on account of a pari will therefore be Rs. 11. Several persons may have shares in a garden. Each plot will be irrigated by turns with the aid of the bulls and pari of one of the co-sharers. For each plough, two ploughshares at 6 annas each would be required for a year. Bulls are worth from Rs. 100 to Rs. 250 per pair. The fodder of cattle consists of (1) cholam, ragi and kambu stalks, (2) cotton seed and (3) oil cake or rice bran. The ryots need not pay for the first item. The average annual expenditure on the other two items will be Rs. 40 for a pair of bulls. For four months the cattle are left to graze and feeding charges are incurred only for a period of eight months. Four ploughings are required for ragi, cotton and cholam and two ploughings for kambu and horsegram. Two persons with two pairs of bulls can plough an acre in a day. Rs. 4 will have to be paid for ploughing an acre once,

if hired bulls are used. If one's own bulls are used and coolies are engaged for ploughing, 12 annas will be the charge for ploughing an acre once. The cost of transplanting ragi will be Rs. 1-8-0 per acre. For cholam and cotton, division into plots will cost Re. 1 per acre and that for ragi Rs. 1-8-0 (8 persons at 3 annas each). One acre can be irrigated in one and a half days by three persons at 6 annas each. The number of times a field is irrigated will depend on the crops grown and on the rainfall. Ragi and chillies require more water than cotton and cotton requires more water than cholam.

6. The ryots of the village do not usually engage coolies for ploughing and irrigating; they sometimes engage coolies for weeding and harvesting. Picking of cotton is usually done by the women of the family. Whether coolies are engaged or not will depend on the number of adults in the family who can attend to the work themselves. The big ryots and those who have not got sons and daughters who can work in the fields engage farm-servants at Rs. 6 each per month. The farm-servants are not fed in the ryots' house. Weeding is done twice or thrice for cotton. It costs Rs. 3 per acre on an average if coolies are engaged. Cholam requires only one weeding costing 12 annas per acre. The cost of weeding an acre of ragi will be Rs. 2-4-0; the cost of weeding arisikambu will be Re. 1 per acre. There is no weeding for dry kambu and country cotton. If coolies are engaged for picking cotton it would cost about Rs. 6 an acre. Women coolies are engaged for harvesting cholam, kambu and ragi and men coolies for cutting cholam stalks. Harvesting of cholam and ragi will cost Rs. 2 an acre, arisikambu Rs. 1-8-0 an acre and dry kambu and horsegram Re. 1 an acre. Gathering of groundnut will cost Rs. 3 an acre.

7. *Manuring.*—The sheep, goats and cattle owned by the ryots themselves are penned in the fields and their dung and urine form the manure for the fields. The sheep and goats are penned inside a portable enclosure and cattle are tethered outside it. The enclosures are removed to the fields which require manuring. The sheep and goats and cattle will always be in the fields exposed to sun and rain; only milch cows will be taken to the house. The cowherd also lives in the fields in a portable shed. It will be difficult to purchase manure as each ryot utilizes his manure for his own fields. Prickly-pear is covered with earth and allowed to decay for six to ten months and then the earth is used in the fields as manure. Earth from tank-beds if available is also used as manure. Household rubbish is also deposited in the fields. No artificial manure is used in this village.

8. *Waste lands and possibilities of reclamation.*—There are no waste lands in the village which are fit to be reclaimed.

9. *Agricultural improvements.*—Cultivation is carried on according to time-honoured methods and no improved methods have been adopted. There is a breeding bull maintained by the Kambliampatti Co-operative Supervising Union. It was purchased by the Union and the Government pay an annual grant of Rs. 100 for its maintenance. The Union charges Re. 1 per cow.

10. *Live-stock in the village.*—The live-stock in the village consists of 1,409 sheep and goats, 409 bulls and cows, 15 buffaloes and 101 calves. There are only 39 carts in the village. The large number of sheep and goats and the small number of carts are due to the fact that the practice obtaining in these parts is to pen one's own sheep and goats in the fields for the sake of manure and that carts are used chiefly for taking earth to the fields for fertilizing the soil.

11. *Marketing of village crops.*—Cholam, kambu and ragi form the staple food of the ryots. Those who have a surplus stock of these grains after reserving the quantity required for domestic consumption, take it to the weekly Sunday market at Perundurai and Wednesday market at Uthukuli in country carts or headloads and sell it direct to the purchasers without the intervention of any broker or commission agent. Perundurai and Uthukuli are 6 and 8 miles distant from Kambliampatti and are connected with it by good metalled roads. Occasionally the smaller ryots take the grains to Vijayamangalam also. As regards cotton, the usual practice is for the ryots to sell the kapas to the petty traders in the village, who in his turn sells it to the big traders in the weekly markets of Perundurai, Uthukuli, Sennimalai and Kunnathur which are 6 to 8 miles distant from Kambliampatti or to the ginning factories at Uthukuli, Ingur, Sennimalai and Tiruppur. The big traders buy kapas from the petty traders in the weekly markets, gin it in the factories and sell lint to weaving companies. The

owners of ginning factories also buy cotton, gin it in their factories and sell it as lint. Some ryots take the kapas to Uthukuli ginning factory or even to Tiruppur which is 16 miles off. There will be a difference of two annas per maund between the price at Uthukuli market and that in the village. The cart hire to Uthukuli is 4 annas per pothi. The petty trader will get a net profit of one rupee per pothi of ten maunds.

12. *Holdings classified.*—The following table shows the classification of holdings both ryotwari and inam according to size:—

Size of holding.	Ryotwari.		Inam.		Total.		Percentage.
	No.	Extent. ACS.	No.	Extent. ACS.	No.	Extent. ACS.	
Up to 1 acre	11	4·03	..	..	11	4·03	5·8
From 1 to 2 acres ..	4	5·49	..	..	4	5·49	2 1
,, 2 to 3 ,, ..	13	30·74	1	2·53	14	33·27	7·4
,, 3 to 4 ,, ..	12	41·83	..	..	12	41·83	6 4
,, 4 to 5 ,, ..	21	95·28	2	9·28	23	104·56	12·2
,, 6 to 10 ,, ..	68	494·24	5	30·18	73	524·42	38·6
,, 11 to 15 ,, ..	23	264·41	3	35·59	26	300·00	13·8
,, 16 to 20 ,, ..	9	146·77	2	36·64	11	183·41	5·8
,, 21 to 25 ,, ..	7	155·40	..	..	7	155·40	3·7
,, 26 to 30 ,, ..	2	55·59	..	..	2	55·59	1·1
,, 31 to 35 ,, ..	2	60·71	..	..	2	60 71	1·1
,, 36 to 50 ,, ..	1	49·42	..	..	1	49·42	0·5
,, 51 to 80 ,, ..	1	75·17	..	..	1	75·17	0·5
,, 81 to 90 ,, ..	1	85·51	..	..	1	85·51	0·5
,, 91 to 120 ,, ..	1	119·97	..	..	1	119·97	0·5
Total ..	176	1,684·56	13	114·22	189	1,798·78	

13. It will be seen from the above table that 72 per cent of the pattadars in the village own up to 10 acres, 20 per cent from 11 to 20 acres, 6 per cent from 21 to 35 acres and 2 per cent (four persons) from 36 to 120 acres. The maximum extent of a ryotwari holding is 120 acres and that of an inam holding 20 acres. The average extent per holding is 9 acres and average cultivated area per holding is 6 acres.

14. The following table shows the extent under ryotwari and inam wholly cultivated by owners, those partly cultivated by owners and partly by tenants and those cultivated wholly by tenants on lease or varam:—

	Ryotwari.		Inam.		Total.		Percentage.
	No.	Extent. ACS	No.	Extent. ACS.	No.	Extent. ACS.	
Cultivated by owners ..	151	1,205·18	7	56·22	158	1,261·40	83·6
Cultivated partly by owners and partly by tenants.	8	340·73	3	43·90	11	384·63	5·8
Wholly let on lease ..	14	110·56	3	14·11	17	124·67	9·0
Wholly let on varam ..	3	28·08	..	..	3	28 08	1·6
Total ..	176	1,684·55	13	114·23	189	1,798·78	100·00

15. It will be seen from the above statement that 84 per cent of the holdings are cultivated by the owners themselves, 6 per cent partly by owners and partly by tenants, 9 per cent by tenants on lease and 1 per cent by tenants on varam. Only 24 pattadars of the village are absentees. The rate of lease amount for dry land ranges from Rs. 3 to 7 per acre and that for garden land from Rs. 25 to Rs. 50. Varam is usually half the produce. In respect of both varam and lease the landowner pays the kist while the varamdar or lessee meets the cultivation expenses.

16. The price of dry land ranges from Rs. 50 to Rs. 150 per acre and that of garden land from Rs. 300 to Rs. 1,000.

17. The total land revenue of the village is Rs. 2,461 and land-cess Rs. 238.

Section III.

Agriculture—Special.

Detailed accounts of agricultural income and expendtiure, marketing, net profits and investments in respect of five holdings up the scale of sizes are given below:—

I. Holding—5 acres.

Two acres garden land and 3 acres dry land.

Crops grown—

	Acs.
Garden land—	
First crop—Cholam	1
Ragi	1
Second crop—Cholam	1
Cotton	1
Dry land—	
Groundnut	1½
Cumbu	1½

Cultivation expenses—

	Rs	A	P.
Seed—			
Cholam—2 acres	2	8	0
Ragi—1 acre	0	12	0
Cotton—1 acre	1	4	0
Groundnut—1½ acre	6	0	0
Cumbu—1½ acres	1	2	0
Agricultural implements—			
1 plough—2 ploughshares	0	12	0
1 spade	0	8	0
1 pari (leather pipe and bucket)	11	0	0
Wages to carpenter and blacksmith	2	0	0
Bulls—			
1 pair worth Rs. 160; feeding charges—3 pothis of cotton seed at Rs 10 per pothi; 2 maunds oil-cake at Rs. 1-4-0 per maund; 4 bags of rice bran at Rs. 1-2-0 per bag	37	0	0
Labour—			
(The ryot and his family work in the fields and no hired labour was employed for ploughing, transplanting, weeding and irrigation)			
Harvesting—			
Cholam—2 acres	4	0	0
Ragi—1 acre	2	0	0
Groundnut—1½ acres	4	8	0
Cumbu—1½ acres	1	8	0
(No labour for harvesting cotton.)			
Total expenditure	74	14	0

Yield and price obtained—			
Cholam, first crop—½ pothi at Rs 32	16	0	0
Cholam, second crop—⅔ pothi at Rs 32	21	0	0
Ragi—1½ pothis at Rs. 32	48	0	0
Cotton—2½ pothis at Rs. 50	125	0	0
Groundnut—2½ pothis at Rs. 16	40	0	0
Cumbu—¾ pothis at Rs. 24	18	0	0
Total	268	0	0

Price prevailing in the nearest market and mode of marketing.—The prices mentioned above are those obtaining in the nearest market (Perundurai), which is six miles off. Grain is usually taken to the weekly market at Perundurai and sold there either to traders or to retail purchasers. No grain is sold in the village. Last year the ryot in question did not sell cholam, ragi or kambu as the total yield of the grains was barely sufficient for the maintenance of his family. He sold only groundnut and cotton

which fetched Rs. 165. Groundnut was sold in the weekly market at Perundurai and cotton was sold as kapas to a petty trader in the village. The difference between the price of cotton in the market and that in the village would be between Re. 1 and Rs. 2 per pothi. A cart-hire of 4 to 8 annas per pothi has to be paid by the petty trader according to the distance of the weekly market or ginning factory from the village. There will be a deduction in weight in the market on account of dryage. The net profit of the petty trader will not exceed Re. 1 per pothi.

	Rs.	A.	P.	
Land revenue	6	12	0	
Net profit	186	6	0	Rs. 268 minus (Rupees 81-10-0).

Other sources of income.—Nil.
Investments.—Nil.

Debts.—Rs. 220 borrowed from the co-operative society at 1¼ pies per rupee per month for buying one acre of dry land for Rs. 200. Rs. 200 borrowed from his brother at 12 per cent for maintenance of his family and for buying fodder.

II. Holding—10 *acres.*

5 acres of garden land and 5 acres of dry land.

Crops grown—

Garden land.

(No first crop was raised owing to want of water in the wells).

	Acs.
Cholam	2½
Cotton	2½
Dry land—	
Horsegram	2½
Cumbu	2½

Cultivation expenses.

	Rs.	A.	P.
Seed—			
Cholam— 2½ acres	3	2	0
Cotton— 2½ ,, ...	3	2	0
Horsegram— 2½ ,, ...	3	2	0
Cumbu— 2½ ,, ...	1	14	0
Agricultural implements—			
2 ploughs—4 ploughshares	1	8	0
2 spades	1	0	0
2 paris	22	0	0
Wages to carpenter and blacksmith	4	0	0
Bulls—2 pairs—Rs 350—feeding charges—4 pothis of cotton seed at Rs. 10 per pothi and 1 pothi of oil-cake at Rs. 10 per pothi	50	0	0
Labour—			
(He has three sons to work in the fields—they will plough, irrigate and weed the fields).			
Cholam	5	0	0
Harvesting—			
Horsegram	2	3	0
Cumbu	2	8	0
(Picking of cotton was done by the women of the family.)			
Total expenditure ..	99	12	0

	Rs.	A.	P.
Yield and price obtained—			
Cholam, 2½ pothis at Rs. 32 per pothi	80	0	0
Cotton, 5 pothis at Rs. 50 per pothi	250	0	0
Horsegram, 1⅔ pothis at Rs. 32	53	0	0
Cumbu, 1¾ pothis at Rs. 24	40	0	0
Total ..	423	0	0

Price prevailing in the nearest market and mode of marketing.—He did not sell any grain in the market as the whole produce was required for the maintenance of his family. He took the cotton to the ginning factory at Uttukuli and sold it there at Rs. 50 per pothi. The cart-hire to Uttukuli is Rs. 1-8-0 per cart-load of 6 pothis. He and his brother ryots in the hamlet of Murugampalayam do not sell the cotton to petty traders lest they should deceive them in regard to weights, but take it to Uttukuli, or Tiruppur and sell it to the ginning factories there.

	Rs.	A.	P.
Land Revenue	16	6	0
Net profit	306	14	0

Other sources of income.—He gets a net profit of Rs. 400 from 6 acres of land in Vijayamangalam three miles distant from his village. He also gets Rs. 100 a year by rearing and selling bulls.

Investments—In ornaments.—Rs. 600 for his wife and his three daughters-in-law.

In land.—Five years ago he purchased 6 acres of garden land worth Rs. 8,000 in Vijayamangalam village. Rs. 500 lent to a ryot of the neighbouring village at 12 per cent interest.

Debts.—Rs. 500 borrowed from a relation at 12 per cent for buying land. Rs. 100 borrowed from the co-operative society for family expenses. This will be repaid after cotton is sold.

III. Holding—15 *acres.*

Seven acres garden land and 8 acres dry land.

Crops grown—

* Garden land—Cambodia cotton .. .. 5 acres.
Cholam .. .. .. 2 ,,
Dry land—Cumbu .. .. 8 ,,

* (No first crop raised for want of water in the well).

Cultivation expenses.

	Rs.	A.	P.
Seed—			
Cotton—5 acres	6	4	0
Cholam—2 acres	2	8	0
Cumbu—8 acres	6	0	0
Agricultural implements—			
4 ploughs—4 ploughshares	1	8	0
4 spades	2	0	0
4 paris	44	0	0
Wages to carpenter and blacksmith	6	0	0
Bulls—			
4 pairs—Rs. 460—Feeding charges—15 pothis of cotton seed at Rs. 10 per pothi, ; 4 bags of rice bran at Rs. 1-8-0 per bag	156	0	0
Labour—			
(He has six persons to work in the fields—No hired labour employed)			
Harvesting—			
Cholam	4	0	0
Cumbu	8	0	0
(Picking of cotton was done by the women of his family.)			
Total expenditure ..	236	4	0

Yield and price obtained—

	Rs.	A	P.
Cotton—12½ pothis at Rs. 50	625	0	0
Cholam—1½ pothis at Rs. 32	48	0	0
Cumbu—8 pothis at Rs. 24	192	0	0
Total ..	860	0	0

Price prevailing in the nearest market and mode of marketing.—He did not sell any grain last year. Cotton was sold to the petty trader in the village at Rs. 50 per pothi.

	Rs.	A.	P.
Land revenue	20	0	0
Net profit	603	12	0

Investments—In ornaments.—Rs. 800 at Rs. 200 for each of his four daughters.

In land.—Eight acres of land bought by him ten years ago for Rs. 650.

Debt.—Rupees 250 borrowed from a ryot at 1½ per cent per month for family expenses.

IV. Holding—20 *acres.*

Eight acres garden land and 12 acres dry land.

Crops grown—

	Acs.
Garden land—	
First crop—Arisi cumbu	1
Ragi	2
Cholam	1
Second crop—Cotton	3
Cholam	3
Chillies	1
Plantains	1
Dry land—	
Cumbu	4
Horsegram	4
Reserved for pasture	4

Cultivation expenses.

Seed—

	Acs.	Rs.	A.	P.
Arisi cumbu	1	0	12	0
Ragi	2	1	8	0
Cholam	4	5	0	0
Cotton	3	3	12	0
Chillies	1	0	8	0
Young plantains (400)	1	8	0	0
Cumbu	4	3	0	0
Horsegram	4	5	0	0
Agricultural implements—				
2 ploughs—4 ploughshares		1	8	0
3 spades		1	8	0
2 paris		22	0	0
Wages to carpenter and blacksmith		4	0	0
(He utilizes the bulls and paris of his co-sharers.)				
Bulls—2 pairs—Rs. 300—Feeding charges		100	0	0
Labour—				
(There are eight persons in his family working in the fields. Coolies are engaged only occasionally.)				
	Acs.			
Weeding for plantains		36	0	0
Harvesting—Ragi	2	4	0	0
Cholam	4	8	0	0
Arisi cumbu	1	1	8	0
Cumbu	4	4	0	0
Horsegram	4	4	0	0
Manuring for plantains		16	0	0
Cart-hire for taking plantains to market		27	0	0
Expenditure ..		257	0	0

Yield and price obtained—

		Rs	A.	P.
Arisi cumbu—1 pothi at Rs. 27		27	0	0
Cholam 4 pothis at Rs. 32		128	0	0
Ragi 2 ,, ,, ...		64	0	0
Cotton 9 ,, Rs. 45		405	0	0
Chillies		100	0	0
Cumbu—1⅔ pothis at Rs. 24		40	0	0
Horsegram—1⅓ pothi at Rs. 32		43	0	0
Plantains—400 bunches at Re. 1 each		400	0	0
Total ..		1,207	0	0

Price prevailing in the nearest market and mode of marketing.—No grain was sold last year. He sold cotton at Rs. 45 per pothi to the petty trader in the village in September last. He held up the stock expecting that he would get a higher price but he had finally to sell it at a loss. If he had sold it in July, he would have got Rs. 50 per pothi. Plantains and chillies were sold in the Perundurai weekly market.

	Rs.	A.	P.
Land revenue	27	0	0
Net profit	923	0	0

Other sources of income.—Nil.

Investments.—Rs. 500 in ornaments. His father left him only 10 acres. He bought ten acres of land for Rs. 1,100 ten years ago.

Debts.—Rs. 300 borrowed from the co-operative society for discharging prior debt which was incurred on account of house-building.

V. Holding—44 acres.

Garden land 14 acres and 30 acres dry land.

Crops grown—

	Acs
Garden land—	
(Ragi was not cultivated as there was no water in the well)	
Cholam	5
Cambodia cotton	4
Chillies	1
Arisi cumbu	2
Country cotton	2
Dry land—	
Country cotton	4
Cumbu	15
Horsegram	6
Reserved for pasture	5

Cultivation expenses.

Seed—

	Acs.	Rs.	A.	P.
Cholam	5	6	4	0
Cambodia cotton	4	5	0	0
Country cotton	6	4	8	0
Chillies	..	0	8	0
Arisi cumbu	..	1	8	0
Kambu	15	11	4	0
Horsegram	6	7	8	0
Agriculture implements—				
3 Ploughs—5 ploughshares		1	14	0
6 Spades		3	0	0
2 Paris		22	0	0

	Acs.	Rs.	A.	P.
Bulls—				
Carpenter and blacksmith		6	0	0
3 Pairs—Rs. 450 feeding charge		100	0	0
Labour—				
(Two sons and two daughters work in the fields)				
Two farm servants at Rs. 75 each		150	0	0
Fencing fields		10	0	0
Harvesting—				
Cholam	5	10	0	0
Arisi cumbu	2	3	0	0
Kambu	15	15	0	0
Horsegram	6	6	0	0
Total expenditure ..		363	6	0
Yield and price obtained—				
Cholam, 3 1/3 pothis at Rs. 32		107	0	0
American cotton, 10 pothis at Rs. 50		500	0	0
Country cotton, 4¼ pothis at Rs. 35		157	8	0
Cumbu, 7½ pothis at Rs. 24		180	0	0
Arisi cumbu, 2 pothis at Rs. 27		54	0	0
Horsegram, 2 pothis at Rs. 32		64	0	0
Chillies		100	0	0
Total ..		1,162	8	0

Price prevailing in the nearest market and mode of marketing:—American cotton was sold at Rs. 50 per pothi to the petty trader in the village and country cotton at Rs. 35 per pothi. No grain was sold last year.

	Rs.	A.	P.
Land revenue	57	6	0
Net profit	741	12	0

Other sources of income.—Interest on investments Rs. 72.

Investments—In ornaments.—Rupees 150. He has lent Rs. 300 at 12 per cent and Rs. 200 at 18 per cent to brother ryots in the village.

Debts.—Rs. 1,000 borrowed from the Kambliampatti Co-operative Society for buying 4 acres of land for Rs. 600 and for family expenses.

Section IV.

Industries.

The ryots of the village have no subsidiary industry to enable them to supplement their income from land. Those who do not get sufficient income from their lands supplement their income by cultivating the lands of others on lease or varam or by labour.

Small scale industry.

Oil-monger.—He has two country oil mills. Each mill costs Rs. 50. The mills are used for pressing gingelly, groundnut and neemseeds. Six vallams of gingelly or groundnut or 8 vallams of neemseeds can be pressed in a mill at a time. He has two pairs of bulls worth Rs. 150 for running the mills. He spends Rs. 10 a month for feeding them on cotton seed and kambu bran (he has kambu and cholam stalks as he cultivates 7½ acres of land on lease).

Neemseeds.—Last year 25 pothis of neemseeds were pressed. These seeds were given to him by Gounda women to whom he gave the oil in return, retaining the oil-cake in lieu of pressing charges. On the whole he got oil-cake worth Rs. 150.

Gingelly.—Ten pothis of gingelly were pressed last year. He bought gingelly at the rate of Rs. 15 per bag of 96 Coimbatore measures (4 bags per pothi). He used jaggery at the rate of 8 annas for each bag of gingelly, i.e., he spent Rs. 20 on jaggery. For one pothi of gingelly he got 7 kudams (pots) of oil of 16 measures each. Oil was sold at Rs. 8 per kudam. He got 12 maunds of oil-cake for one pothi of gingelly. He sold oil-cake at the rate of Rs. 1-2-0 per maund. He got a net profit of Rs. 75. He also earned Rs. 50 by pressing gingelly for wages at the rate of 12 annas for 6 vallams. If he receives wages for pressing, he has to give both oil and oil-cake.

Groundnut.—Fifty pothis of groundnut were pressed last year. He bought groundnut at the rate of Rs. 16 per pothi and had it decorticated at 8 annas per pothi. Oil—2½ kudams per pothi at Rs. 6 per kudam. Oil-cake—4 maunds per pothi at Re. 1 per maund. He got a net profit of Rs. 125. Total net profit after deducting the cost of feeding the bulls—Rs. 280.

He has invested a capital of Rs. 500 in oil trade. He has now borrowed Rs. 200 at 18 per cent for purchasing groundnuts. He will repay the debt as soon as he sells the oil. Usually he sells oil to oil traders at Erode. Occasionally he sells it at Kambliampatti and Vijayamangalam.

Shanan who makes jaggery from sweet toddy.—He draws sweet toddy from 50 palmyra trees for six months and from 40 coconut trees for another six months in the year. On an average 3 mudas of 4 vallams each of sweet toddy will be drawn per day. Three mudas of sweet toddy will yield jaggery worth Rs. 1-8-0. Traders go to Kambliampatti and purchase jaggery from him at Rs. 1-8-0 per maund (superior quality) and Re. 1 (inferior quality) and sell it in the weekly markets. The traders pay cash immediately after delivery of the jaggery to them.

He pays a lease amount of Rs. 50 for palmyra trees and Rs. 80 for 40 coconut trees. He spends on account of firewood, chunam and pots Rs. 110, Rs. 18 and Rs. 4 respectively. The yield of palmyra jaggery at Rs. 1-8-0 per day for six months is Rs. 270 and that of coconut jaggery at Rs. 1-12-0 per diem is Rs. 315. The net profit amounts to Rs. 323.

Handicraft.

Potter.—He brings good clay from a tank at a distance of four miles and mixes one part of it with two parts of the earth taken from a neighbouring tank-bed at Kambliampatti. He has to pay a cart-hire of Rs. 1-8-0 for one cart-load of earth. He brings four cart-loads of earth a year. He has four kilns a year. Two hundred pots can be burnt in a kiln. The total number of pots made in a year is 800. He does not sell pots in the weekly markets or outside the village. He sells them to ryots and Shanars in the village. He is given six or eight vallams of grain per family for supplying pots to the ryots. He does not sell for cash except to the Shanars. He says he gets three pothis of grain a year from the ryots and Rs. 4 from Shanars.

Section V.

Finance.

Remittance.—The only mode of remitting cash to and from the village is by postal money order or by messenger. Money cannot be sent either by telegraphic money order or by insurance from the Vijayamangalam Post office. Money can be received by insurance post from the Uthukuli Sub-post office which is eight-miles from Kambliampatti. The co-operative societies send messengers to the Coimbatore District Urban Bank for taking loan amounts. Smaller amounts are sent by insurance to the Uthukuli sub-office. The cheque system is not in vogue here.

2. *Financing agencies.*—The financing agencies are—
   (1) ryots of the village,
   (2) ryots of outside villages,
   (3) private money-lenders other than ryots,
   (4) Government, and
   (5) Co-operative societies of Kambliampatti and Kasipilampalayam.

There is no joint-stock bank in the village and no joint-stock bank situated outside the village has lent money to the villagers. There are neither nidhis nor chit associations in the village. There are no other corporate funds.

3. There are eight ryot money-lenders in the village. There are also a number of ryots who have obliged their brother ryots with occasional loans of small amounts. A total sum of Rs. 64,571 has been lent by the ryots of the village at rates of interest ranging from 6 per cent to 24 per cent on mortgage or pro-note. The bulk of the loans were granted at 12 per cent on mortgage of land. Of the total sum of Rs. 64,571, a sum of Rs. 46,569 was lent to ryots of outside villages and Rs. 18,002 to the ryots of the village. The highest rate of interest for mortgages is 18 per cent and that for pro-notes 24 per cent. Private money-lenders other than ryots lent a total sum of Rs. 1,990 at rates of interest ranging from 12 per cent to 18 per cent. Government lent a total sum of Rs. 1,400 under the Land Improvement Loans Act for digging wells. The two co-operative societies in Kambliampatti village have together advanced loans totalling Rs. 22,425 to the ryots of the village. The rate of interest now charged by the societies is 1¼ pies per rupee per month.

4. The following tables show the amounts lent on mortgage of land for the period of five years from 1925 to 1929 classified according to the period of the loan and the rates of interest.

Mortgages for the last five years classified according to period.

Period.	1925.		1926.		1927.		1928.		1929.		Total.		Average.
	Number.	Amount.	Number.	Amount.	Number	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	
		Rs.		Rs.		Rs.		Rs.		Rs.		Rs.	Rs.
One year ..	17	3,400	21	5,580	9	2,960	8	2,700	12	3,035	67	17,675	3,535
Two years ..	..	..	..	..	1	1,000	2	3,550	..	..	3	4,550	910
Three ,, ..	..	..	3	1,450	8	3,900	6	2,100	1	500	18	7,950	1,590
Four ,, ..	..	..	..	..	1	100	..	..	..	..	1	100	20
Five ,, ..	61	12,990	18	6,150	20	6,500	13	3,900	4	2,200	116	31,740	6,348
Ten ,, ..	..	..	..	..	..	..	..	..	1	250	1	250	50
Nineteen ,, ..	..	..	1	300	..	..	..	..	..	..	1	300	60
Twenty ,, ..	11	4,200	..	..	..	..	..	..	..	..	11	4,200	840
Total ..	89	20,590	43	13,480	39	14,460	29	12,250	18	5,985	218	66,765	13,353 43
Usufructuary mortgage or bhogyam.	1	100	1	100	1	45	1	500	1	100	5	845	169

Mortgages for the last five years classified according to rates of interest.

Rates of interest.	1925.		1926.		1927.		1928.		1929.		Total.		Average.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	
PER CENT.		RS.		RS.		RS.		RS.		RS.		RS.	RS.
7¼	..	..	1	300	..	..	..	..	1	250	2	550	110
7½	11	4,200	..	..	..	..	..	..	..	..	11	4,200	840
9	..	..	..	..	..	..	..	..	1	50	1	50	10
9½	..	..	2	1,000	..	..	..	..	..	..	2	1,000	200
10 4/8	..	..	17	5,650	22	7,600	12	3,700	6	3,200	57	20,150	4,020
10	..	..	..	..	..	..	1	550	..	..	1	550	110
10 12/16	62	12,740	..	..	..	..	..	..	..	..	62	12,740	2,548
11	..	..	..	..	1	200	..	..	..	..	1	200	40
12	6	1,150	13	3,180	12	6,210	7	4,850	7	1,800	45	17,190	3,438
13½	..	..	1	2,350	..	..	1	300	..	..	5	2,650	530
15	3	1,450	2	400	2	350	6	2,700	2	660	15	5,560	1,112
18	3	600	..	..	1	50	2	150	..	..	6	800	160
24	4	450	4	600	1	50	..	..	1	25	10	1,125	225
Total ..	89	20,590	43	13,480	39	14,460	29	12,250	18	5,985	218	66,765	43—13,353

It will be seen from the above tables during the period of five years from 1925 to 1929 there were 218 simple mortgages aggregating Rs. 66,765, which gives an average of 43 mortgages and Rs. 13,353 per year. The amount of each simple mortgage thus averages Rs. 310. During the period of five years referred to above there were five "Bhogyams" or mortgages with possession aggregating Rs. 845 which gives an average of one bhogyam and Rs. 169 per year. In the case of loans given by the ryots and co-operative societies the duration of the loan ranged from one to five years while the duration of loans granted by Government was from ten to twenty years.

One hundred and sixteen loans aggregating Rs. 31,740 were granted for a period of five years and 67 loans aggregating Rs. 17,675 were granted for a period of one year, i.e., nearly three-fourths of the loans were granted for periods of one and five years.

As regards the rates of interest, 26 per cent of the amounts were borrowed at 12 per cent, 30 per cent at 10 5/32 per cent, 19 per cent at 10 15/16 per cent and 8 per cent at 15 per cent. The amounts bearing interest at 10 5/32 per cent and 10 15/16 per cent were lent by the co-operative societies of Kambliampatti and Kasipilampalayam.

No simple bonds and pro-notes were registered during the last five years.

5. The following table shows the maximum and minimum rates of interest obtaining in the village during the last 30 years, as ascertained from the records of the Sub-Registrar's office:—

Year.	Maximum. Per cent.	Minimum. Per cent.
1900	24	12
1901	18¾	9
1902	24	10½
1903	30	11¼
1904	18	6
1905	18	9
1906	30	12
1907	30	12
1908	24	11
1909	24	9⅝
1910	15	9⅜
1911	12	9
1912	18	9
1913	24	10½
1914	18	9⅝
1915	16½	9⅝
1916	24	9⅝
1917	30	9⅝
1918	15	7½
1919	10	9
1920	15	9
1921	24	9
1922	15	12
1923	18	9
1924	24	7½
1925	24	7½
1926	24	7¼
1927	24	10-5/32
1928	18	10-5/32
1929	24	7¼

6. There are two co-operative credit societies, a land mortage bank, and a co-operative purchase and sale society in the village. There is also a co-operative supervising union in the village. Detailed accounts of the working of these institutions are given below:—

Kambliampatti Co-operative Rural Credit Society.—The society was registered on 20th July 1909 and started work on 6th September 1909. Fourteen members with a share capital of Rs. 90 in 45 shares joined the society at the time of starting. The area of operations of the society at the time of registration extended over the villages of Kambliampatti, Ponmudi and Varappalayam. Separate societies were formed for Varappalayam and Ponmudi in 1914 and 1924 respectively, so that the present area of operations

of the society is confined to Kambliampatti (excluding the hamlet of Kasipilampalayam) with power to grant loans to members on the security of properties situated in the neighbouring village of Mungilpalayam.

The society was registered with an authorized share capital of Rs. 800 in 400 shares of Rs. 2 each payable in lump. In 1920 the share capital was raised to Rs. 10,000 in 1,000 shares of Rs. 10 each payable in lump on allotment or in ten equal annual instalments.

The original borrowing power of the society was Rs. 10,000 which was raised to Rs. 20,000 in 1914 and again to Rs. 25,000 in 1920. There has been no change since then. Similarly the borrowing power of members was raised from Rs. 500 to Rs. 750 in 1920 (at Rs. 50 per share) and this remains unaltered. The original rate of interest on loans was 1¼ pies per rupee per month when the society was borrowing from the Madras Central Urban Bank at 7½ per cent. It was raised to 1¾ pies when the society was borrowing from the Coimbatore District Urban Bank at 8½ per cent. Subsequently the interest was reduced to 1⅝ pies when the district bank reduced the rate of interest on its loans to 8 per cent.

On 20th May 1924 the society had 242 members with a paid-up share capital of Rs. 1,165 when a separate society was formed for Kasipilampalayam, hamlet of Kambliampatti. Thirty-eight members went over to the new society. Subsequently a new society was formed for Ponmudi village and 68 members joined that society on 10th June 1924. The present strength of the Kambliampatti Society is 130 (excluding five who are dead) and the paid-up share capital is Rs. 1,736. It has a reserve fund of Rs. 4,596 invested in the Coimbatore District Urban Bank and has invested Rs. 1,200 under share capital in the same bank, besides a share of Rs. 25 in the local purchase and sale society. The society has a common good fund of Rs. 143-14-0 which can be utilized for a public purpose, viz., road repair, education or sanitation according to the wishes of the general body. The society pays a dividend of 6½ per cent on the paid-up share capital of the members.

The following table gives an idea of the working of the society for the period of five years 1924—29.

Loans disbursed to members during the last five years classified according to purpose for which the loans were taken:—

Year.	Number of members.	Paid-up share capital.	Deposits.	Loans disbursed to members during the year.
		Rs.	Rs.	Rs.
1924-25	145	921	985	7,110
1925-26	147	1,275	967	11,425
1926-27	142	1,362	956	5,763
1927-28	135	1,554	956	6,201
1928-29	129	1,689	956	5,479

Year.	Outstanding loans to members	Outstanding loans to Central Bank.	Net profit.
	Rs.	Rs.	Rs.
1924-25	9,270	8,268	729
1925-26	15,240	14,105	749
1926-27	16,927	15,628	219
1927-28	17,510	15,532	779
1928-29	15,065	12,123	1,210

Loans disbursed to members during the last five years classified according to amounts—

Year.	Up to Rs. 50		Rs. 50 to 100.		Rs. 100 to 250.		Over Rs. 250.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs.		Rs.		Rs.		Rs.
1924-25	41	1,635	19	1,900	3	550	6	2,825
1925-26	31	1,450	20	1,975	19	3,550	11	4,450
1926-27	18	738	13	1,275	4	750	6	3,000
1927-28	14	351	12	1,200	7	1,400	8	3,250
1928-29	10	309	7	700	6	870	8	3,600
Total ..	114	4,683	71	7,050	39	7,120	39	17,125

Loans disbursed to members during the last five years classified according to purposes for which the loans were taken:—

Purpose.	1924-25.		1925-26.		1926-27.		1927-28.		1928-29.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount
		Rs.		Rs.		R		Rs.		Rs.
Purchase of bulls ..	2	150	16	1,375	24	2,425	14	1,500	15	2,300
Well sinking	6	300	21	3,650	2	1,000	..	..	3	1,650
Discharging prior debts.	7	2,450	10	3,000	10	1,875	13	4,000	..	..
House-building ..	2	300	2	350	3	400	..	..	1	400
Family expenses ..	20	1,240	23	1,400	2	63	11	201	12	1,129
Kist	28	2,015	..	..	..	..	..	..	..	..
Trade	4	625	..	..	..	..	..	..	..	..
Purchase of land ..	..	..	4	1,300	..	..	..	..	..	..
Cultivation expenses ..	..	..	5	350	..	..	3	500	..	..
Total ..	69	7,110	81	11,425	41	4,763	41	6,201	31	5,479

The total existing debt of the members to the society is Rs. 14,560-8-0 in 136 loans of which a sum of Rs. 4,079-8-0 is overdue. Of the latter amount a sum of Rs. 1,118 has been decreed in respect of 21 loans.

(*a*) Existing debt classified according to duration:—

	Rs.	A.	P.
5 months	95	0	0
6 months	363	8	0
1 year	523	0	0
2 years	12	0	0
3 years	1,628	0	0
5 years	11,709	0	0
10 years	290	0	0
	14,560	8	0

(*b*) Total existing debt classified according to the purpose of the loan—

Purpose	Amount. Rs.	A.
Discharging prior debts	5,591	0
Purchase of bulls	4,035	0
Purchase of lands	1,811	0
Sinking of wells	1,157	0
House building	527	0
Land reclamation	600	0
Purchase of grains	346	8
Family expenses	213	0
Purchase of manure	176	0
Discharging sundry debts	132	0
Trade	119	0
Payment of lease amount	62	0
Marriage expenses	52	0
Purchase of seed	39	0
	14,560	8

(*c*) Total existing debt of members classified according to the mode by which the debt was contracted—

Mode.	Amount. Rs	A.
Mortgage	11,971	0
Surety	2,589	8
	14,560	8

The society has to pay Rs. 11,361 to the Coimbatore District Urban Bank, Ltd., in respect of 9 loans of which a sum of Rs. 3,036 carries an interest of 7½ per cent and Rs. 8,325 an interest of 8 per cent. Of the sum of Rs. 11,361, Rs. 236 is repayable in a year (short-term) and Rs. 11,125 in five years (long-term). The society has received a fixed deposit of Rs. 900 (trust money) from a non-member and a provident fund deposit (since discontinued by the subscriber) of Rs. 56.

The society is affiliated to the Kambliampatti local co-operative supervising union.

Kasipilampalayam Co-operative Credit Society.—The society was registered on 1st March 1924 and started work on 20th May 1924 with 38 members who belonged to the Kambliampatti co-operative society and 26 members who newly joined it. The 38 members had their share capital of Rs. 142 in 71 shares transferred to this society and the new members took 50 shares and paid Rs. 50. The area of operations of the society is confined to the hamlet of Kasipilampalayam in Kambliampatti and Ingur. It has an authorised share capital of Rs. 3,000 in 300 shares of Rs. 10 each payable in lump or in ten equal annual instalments. The present subscribed and paid-up share capital of the society are Rs. 2,460 and 826 respectively. There are 84 members of whom 9 belong to Ingur.

The maximum borrowing power of the society is Rs. 10,000 and the borrowing power of a member is Rs. 500 at Rs. 50 per share. The rate of interest charged by the society is 1¼ pies per rupee per month. Five loans aggregating Rs. 7,655 have been taken from the Coimbatore District Urban Bank, Ltd., Rs. 1,900 at 7½ per cent and Rs. 5,755 at 8 per cent.

The present indebtedness of the members of the society is Rs. 7,864 in 99 loans, of which a sum of Rs. 1,679 in 51 loans is overdue; Rs. 301 is due from members in Ingur village.

(*a*) Total existing debt of members classified according to period of repayment—

Period.	Amount. Rs.
One year	1,579
Three years	198
Five years	6,087
	7,864

(*b*) Classified according to the mode by which the debt was contracted—

Mode.	Amount. Rs.
Mortgage	5,742
Surety	2,122
	7,864

(*c*) Classified according to the purpose of the loan—

Purpose.	Amount. Rs.
Family expenses	2,281
Discharging prior debts	2,105
Purchase of bulls	1,966
Sinking of wells	990
Purchase of land	390
House building	222
	7,864

Kambliampatti Co-operative Land Mortgage Bank, Ltd.—This bank was registered on 27th May 1927 with an authorized share capital of Rs. 20,000 in 2,000 shares of Rs. 10 each payable in lump on allotment. The bank started work on 8th June 1927 with 20 members and a paid-up share capital of Rs. 500 in 50 shares. The area of operations of the bank extends over 38 villages within a radius of about five miles from Kambliampatti. The society has got a membership of 86 (of whom one is dead) with a paid-up share capital of Rs. 9,270 in 927 shares. The members are distributed among 28 villages. The bank has issued the "B" series debentures mentioned below and Government have taken "A" series debentures of the total value of Rs. 33,000 (first issue 22 debentures of the value of Rs. 1,000 each and second issue 22 debentures of the value of Rs. 500 each).

'B' Series debentures.

	Rs.
Institutions—15 at Rs. 1,000	15,000
Individuals—7 at Rs. 1,000	7,000
Individuals—22 at Rs. 500	11,000

The "B" series debentures carry an interest of 7 per cent per annum as against 6½ per cent for the "A" series debentures, interest on such debentures being payable half-yearly. All these debentures are repayable at the end of 20 years from the date of issue. The bank has raised a deposit of Rs. 7,000 from a non-member with the idea of converting it into debentures of "B" series as soon as Government express their willingness to take "A" series debentures for an equal amount.

The maximum borrowing power of the bank is nine times the paid-up share capital plus reserve fund. The maximum borrowing power of a member is Rs. 2,000 at the rate of Rs. 100 per share. The loan should not exceed three-fourths of the estimated net income from the land mortgaged during the period of the loan or 50 per cent of the market value of the land. Interest is payable at 9 per cent and the maximum period of the loan is 20 years.

Forty-six loans have been disbursed to members in 14 villages ; one loan for Rs. 500, 5 at Rs. 1,000, 3 at Rs. 1,500 and 37 at Rs. 2,000 each, total amount Rs. 84,000. Of this amount, a sum of Rs. 81,014-12-0 is outstanding. All the loans have been granted for a period of 16 years and for the same purpose, viz., discharging prior debts.

The bank is managed by a board of management of seven members. It has a reserve fund of Rs. 547-8-0 of which a sum of Rs. 111-14-0 has been invested in the Coimbatore District Urban Bank, Ltd. A dividend of 8 per

cent on the paid up share capital has been declared for 1927-28 and for 1928-29. There are only two members from Kambliampatti village. No ryot of Kambliampatti has borrowed from the bank. As fields in the village belong to several co-sharers, they find it difficult to borrow money from the bank.

The net profits of the society for the last three years are given below:—

Year.	Net profit. Rs.	A.	P.
1926-27	2	0	0
1927-28	426	3	0
1928-29	1,742	6	0

Kambliampatti Co-operative Purchase and Sale Society.—The society was registered and started on 26th June 1919 with 21 members (13 individuals and 8 societies) who took 140 shares and paid a share capital of Rs. 3,500. The authorized capital of the society is Rs. 15,000 consisting of 400 "A" class shares of Rs. 25 each and 1,000 "B" class shares of Rs. 5 each, the former payable in lump on allotment by societies and the latter in five equal monthly instalments by individuals. The entrance fee for an "A" class share is Re. 1 while that for a "B" class share is 4 annas. The maximum number of shares that one can take is 40. The area of operations of the society extends over the taluks of Erode and Gobichettipalayam. The maximum borrowing power of the society is five times its paid up share capital and reserve fund.

The society had a membership of 20 individuals and 26 societies on 30th June 1924 with a paid up share capital of Rs. 4,825. In April 1924 the general body passed a resolution that the society should have only societies and not individuals as members and accordingly in 1924-25, 18 individual members and 2 societies (who joined the Perundurai Co-operative Trading Union) withdrew their membership. Subsequently two more societies withdrew, one society voluntarily and the other having gone into liquidation. The present strength of the society is 22 societies and 2 individuals with a paid up share capital of Rs. 580.

The society makes wholesale purchases of the commodities required by its member societies and sells them to the societies at a small profit. It is financed by the Coimbatore District Urban Bank.

The following table shows the working of the society for the last five years:—

Year.	Number of members.	Paid up share capital.	Borrowings from district bank. Received during the year.	Outstanding at the end of the year.
		Rs.	Rs.	Rs.
1924-25	24 * 2 †	630	Nil.	Nil.
1925-26	24 * 2 †	630	2,700	2,560
1926-27	23 * 2 †	605	4,000	4,000
1927-28	22 * 2 †	580	500	Nil.
1928-29	22 * 2 †	580	4,000	515

* Societies. † Individuals.

Year.	Name of commodity.	Quantity purchased.	Price.	Quantity sold.	Price.	Net. profit.
			Rs. A. P.		Rs. A. P.	Rs.
1924-25 ..	Nil.	Nil	Nil.	Nil.	Nil.	336
1925-26.	Kerosene ..	100 tins.	431 4 0	100 tins.	430 4 0	321
	Paddy ..	108 bags	863 8 0	108 bags.	995 2 0	
	Cholam ..	197 ,,	2,485 10 0	197 ,,	2,545 10 0	
1926-27.	Paddy ..	46 ,,	381 0 0	46 ,,	439 0 0	215
	Cholam ..	320 ,,	4,725 9 0	320 ,,	4,933 14 0	
1927-28.	Cholam ..	264 ,,	3,818 0 0	264 ,,	4,091 0 0	272
	Cotton seed.	49 ,,	287 14 0	49 ,,	325 3 0	
1928-29.	Cholam ..	333 ,,	4,168 11 0	333 ,,	4,328 0 0	270
	Ragi ..	5 ,,	64 5 0	5 ,,	65 0 0	
	Cotton seed	30 ,,	144 0 0	30 ,,	129 14 0	

The society has a reserve fund of Rs. 1,564-3-0 and it pays a dividend of 9 per cent on the paid up share capital.

The society has only been purchasing commodities and selling them to members. It has not done anything till now in the matter of collecting the produce of the members, holding up the stock and selling it at the most opportune time when higher prices rule in the market. The working of this society is far from satisfactory.

Kambliampatti Co-operative Union, Ltd.—The union was registered on 22nd October 1912 as Vijayamangalam Local Co-operative Union, Ltd., and started work on 7th February 1913 with 14 member societies. It has now 29 societies affiliated to it. The funds of the union consist of affiliation fees at Rs. 5 per society and delegation fee at Re. 1 per delegate per annum from each society, supervision fund at the rate of 8 annas on the interest earned on every sum of Rs. 100 lent to members of affiliated societies, contribution from the District Co-operative Federation and other contributions. The union is managed by a governing body of seven members.

The union changed its name into Kambliampatti Local Co-operative Union on 17th August 1920 with headquarters at Kambliampatti where the president lives. The union maintains two supervisors on Rs. 30 and Rs. 40, respectively, with a fixed travelling allowance of Rs. 15 each besides a peon on Rs. 8 and an office. The supervisors inspect societies, rectify the defects in their working, suggest improvements, make collections for remittance to the district bank and also attend to the routine work of the union. During the year 1928-29 the union had a supervision fund of Rs. 1,722.

The union is affiliated to the Coimbatore District Co-operative Federation and the Madras Provincial Co-operative Union.

The union purchased a breeding bull on 9th May 1928 for Rs. 240. The Agricultural department gives a grant of Rs. 100 per annum for the maintenance of the bull. The union spends Rs. 15 per month for feeding the bull and Rs. 5 on the servant who looks after it. Till now a sum of Rs. 73 has been collected by the union at Re. 1 per cow.

Section VI.

Indebtedness.

My enquiry shows that the total existing indebtedness of the village is Rs. 51,167. The following table shows the classification of the debt according to the agency from which and the purposes for which loans were taken, the mode by which the debt was contracted and the rates of interest charged on the loans:—

	Rs.
Total indebtedness of the village	51,167

(*a*) Classified according to the agency from which the debt was contracted—

	RS.	PER CENT.
Ryots of the village	18,002	35·1
Ryots of outside villages	7,350	14·4
Money-lenders	1,990	3·9
Government	1,400	2·8
Co-operative societies	22,425	43·8
	51,167	

(*b*) Classified according to the purpose for which the debt was contracted—

	RS.	PER CENT.
Purchase of lands	23,415	45·7
Discharging prior debts	11,100	21·7
Purchase of bulls	6,405	12 5
Well sinking	4,900	9·6
Family expenses	3,935	7·7
Building new houses	760	1 5
Payment of kist or lease amount	365	0·7
Cultivation expenses	287	0·6
	51,167	

(*c*) Classified according to the mode which the debt was contracted—

	RS.	PER CENT.
Mortgage	38,352	75
Pro-note	3,200	6·2
Simple bonds	8,950	17·5
Hand loans	665	1·3

(*d*) Classified according to the rates of interest—

Rate of interest.	Amount. RS.
24 per cent	225
18 per cent	250
15 per cent	1,595
13½ per cent	3,235
12 per cent	16,537
11¼ per cent	2,600
10-15/16 percent	3,601
10-5/32 per cent	18,824
10 per cent	400
7½ per cent	1,400
"Bhogyam"	2,500
Total ..	51,167

2. It will be seen from the above statement that 35 per cent of the total debt was obtained from the ryots of the village. 14 per cent from ryots of outside villages, 4 per cent from money-lenders, 3 per cent from Government (as takavi loans) and 44 per cent from the co-operative societies.

As regards the purposes for which the loans were taken, 46 per cent of the borrowings was for purchase of lands, 22 per cent for discharging prior debts, 12 per cent for purchase of bulls, 9 per cent for digging wells and 8 per cent for family expenses. Only a total sum of Rs. 1,412 or 3 per cent of the total debt was borrowed for house-building, payment of kist or lease amount and cultivation expenses.

The co-operative societies lend at 10—5/32 per cent while the ryots and other money-lenders usually charge from 12 to 15 per cent.

3. Indebtedness prevails to a greater extent among the smaller landowners than among the larger ones. Of the total debt of Rs. 51,167 only a sum of Rs. 11,080 is due from ryots holding 15 acres and above. The percentage of indebtedness for the larger landholders is 22 and for the smaller ones 78. During the past five years 28 acres have passed from the

smaller ryots of the village to the local bigger ryots and 32 acres to the bigger ryots of outside villages. Of a total number of 139 persons who have taken loans, only six persons have taken loans exceeding Rs. 1,000.

4. There are very few families involved in debt in this village. Loans are mostly taken for purchase of land. Detailed accounts of some families in debt are given below:—

A.—He owns 16 acres, of which 5¼ acres are garden land and 10¾ acres dry land. About four years and a half ago he borrowed Rs. 2,000 from two ryots at 24 per cent on mortgage of land and bought 5¼ acres of land for Rs. 3,000 (he had Rs. 1,000 with him). This debt became Rs. 3,000 owing to non-payment of interest. Interest could not be paid as the yield of the lands was poor owing to want of rains. Rupees 3,000 was borrowed from a ryot of the village at 12 per cent and the above debt liquidated. His properties will be worth Rs. 6,000. He will be able to pay interest on the debt if there is sufficient rain. He is also cultivating 6 acres of garden land for a lease amount of Rs. 300. He will get a net profit of Rs. 200 to Rs. 300 from his lands after meeting maintenance and other charges provided there is good rain. He will also earn about Rs. 100 by rearing and selling bulls. There was not sufficient rain from 1923 to 1927. Hence the failure to pay interest.

B.—He has 9 acres of land of which 4 acres are garden land and 5 acres dry land. About five years ago he borrowed Rs. 1,500 (Rs. 500 at 18 per cent, Rs. 600 at 24 per cent and Rs. 400 at 12 per cent) for purchasing 3 acres of land. The debt has become Rs. 2,000 now owing to non-payment of interest. Interest could not be paid as the lands did not yield properly owing to want of rains. There is no other debt. He will be able to pay interest on the debt if there is sufficient rain. He says there would be a net profit of Rs. 300 after meeting all expenses if there is sufficient water in the well.

C.—Seven years ago he had 2¼ acres; one of his bulls died. To buy a bull he borrowed Rs. 50 from the co-operative credit society and Rs. 50 from a ryot at 12 per cent. For four years he did not pay interest. He sold one acre of land for Rs. 200, paid Rs. 150 on account of the above debts and spent Rs. 50 on family expenses. Rupees 100 was borrowed from a ryot at 12 per cent for his second marriage. Owing to accumulation of interest his debt increased to Rs. 150. To pay off his debt he borrowed Rs. 150 from his brother-in-law at 12 per cent on mortgage of land. The debt of Rs. 150 became Rs. 200. 1¼ acres of land were sold to a ryot of the village for Rs. 200 and the debt of Rs. 200 cleared off. He has no land now. He is now cultivating three acres of garden land for a lease amount of Rs. 100. He will get one pothi of grain and Rs. 20 in cash, i.e., a net profit of Rs. 52. His son is earning Rs. 70 per year as farm-servant under a big ryot. He is just able to make both ends meet.

D.—He had 6 acres of land seven years ago. A sum of Rs. 100 was borrowed at 12 per cent from a ryot of the village on mortgage of land for buying land. He had Rs. 125 with him and for Rs. 225 he bought 2¼ acres of land. Rupees 400 borrowed from two ryots at 12 per cent for digging a well. The debt became Rs. 750 owing to non-payment of interest. Four acres of land were sold for Rs. 500 and part of the debt (Rs. 500) repaid. The balance of Rs. 250 increased to Rs. 560 on account of non-payment of interest and borrowing of additional amounts. Two acres of land were sold for Rs. 400 and part of the debt (Rs. 400) repaid. As there was no water in the well, a sum of Rs. 120 was spent in deepening the well. Rupees 200 borrowed from a ryot at 12 per cent for the above purpose and for buying bulls. Rupees 200 borrowed from the same person at 12 per cent for marriage expenses and maintenance charges. The debt of Rs. 560 became Rs. 660 owing to non-payment of interest. 1¼ acres were sold to the creditor and another for Rs. 750 and the debt of Rs. 660 cleared off. Rupees 90 was spent on miscellaneous items. Rupees 50 borrowed at 18 per cent on mortgage of land for paying lease amount. Rupees 100 was borrowed from a shroff money-lender at 18 per cent for family expenses and buying fodder. He has ¾ acre of land left. He is also cultivating one acre for a lease amount of Rs. 40. The ¾ acre of land will be worth Rs. 500. He is now unable to make both ends meet.

5. The above accounts show that the ryots who took loans for purchase of land could not pay interest on the loans as there was scanty rainfall from 1923 to 1927 and as the yield of the lands was consequently poor. The rainfall though better in 1928 was not adequate. There were good rains this year and better yield is expected.

6. The average debt per head is only Rs. 33 and that per family Rs. 301. The average debt per holding is Rs. 260. The total debt is 19 times the land revenue of the village, and it is less than the value of the yield of last year. On the whole the present economic condition of the ryots cannot be said to be unsatisfactory.

7. The following table shows the sales of land effected in fasli 1338 with the purpose of the sale

Extent.	Amount.	Purposes.
Acs.	Rs.	
2·47	200	No purpose mentioned in the bond
3·31½	300	Discharging of prior debt due to a ryot and to discharge a pro-note debt taken from the purchaser of the land.
0·32	500	Discharging Co-operative Society debt and miscellaneous debts.
7·45	1,000	Discharging prior debt borrowed from the purchaser.
9·04½	5,000	Discharging prior debts borrowed from two ryots of the village.
2·13	350	No purpose mentioned in the bond.
24·81	7,350	

On the whole 25 acres of land were sold for Rs. 7,350 which gives an average price of Rs. 294 per acre. In all the four cases for which purpose of sale is known, the sale was for discharging prior debts.

Section VII.

Investment.

The ryots usually invest their savings in the purchase of land. They also borrow money and buy land and sometimes incur loss when the land does not yield properly owing to want of timely rains. There are no chit associations in the village. Some ryots also lend their savings to their brother ryots. As regards investments in ornaments, the average amount spent on a Gounda woman would be Rs. 150. The two big ryots of the village have invested Rs. 2,000 each in ornaments which represents the maximum amount. No investments have been made in joint-stock banks, co-operative societies or Post Office Savings Banks.

Section VIII.

Agricultural Credit.

Permanent improvements to land.—The only item of permanent improvement to land in this village is digging of wells so as to enable the ryots to raise garden crops such as cambodia cotton, cholam, ragi, chillies and plantains on their dry lands. Both Government and co-operative societies lend money to the ryots for this purpose and the existing facilities for obtaining loans appear to be adequate. Government charge only an interest of 7½ per cent, while the co-operative societies charge an interest of 1¼ pies per rupee per month. Out of Rs. 4,900 borrowed for well-digging, a sum of Rs. 1,400 was borrowed from Government, Rs. 2,147 from the two co-operative societies and Rs. 1,353 from the ryots. The delay and red tapism usually associated with the grant of Government loans, the insistence on the execution of the work within a prescribed period, the periodical checking and valuation of the work done, the enforcement of punctual repayment of the loan in instalments—these appear to be the factors that contribute to the reluctance of the ryots to borrow from Government though a lower rate of interest is charged on Government loans, and the duration of the loans is for a longer period. The two co-operative credit societies in Kambliampatti village have together lent 44 per cent of the total debt. The fact that a sum of Rs. 4,079 is overdue to the Kambliampatti co-operative society out of a total debt of Rs. 14,561 shows that adequate steps are not taken to enforce punctual repayment of the loans. Though there is a land mortgage bank in Kambliampatti, the ryots of this village

do not benefit by it on account of the system of ownership of land obtaining in the village under which a number of persons own shares in a garden land which are not separately sub-divided. The bank however caters to the financial needs of a number of other villages where there is no similar difficulty in furnishing security. A total sum of Rs. 84,000 has been disbursed by the bank in 46 loans to members in 14 villages.

Purchase of agricultural implements and seed and other expenses of production.—The ryots purchase only cotton seed; they do not purchase other seeds of which they generally keep a stock. They use only country ploughs. The wood required for the ploughs is cut from the trees in the fields and the carpenter and blacksmith are paid their wages in grain; only paris or leather buckets and pipes used for irrigation have to be brought. This will not cost much. It is only for buying bulls that the ryots will have to borrow money. The two co-operative societies have together lent a sum of Rs. 6,000 for this purpose. The existing facilities for financing cultivation are therefore adequate.

Marketing of crops.—The ryots do not sell much of grain. The bulk of the yield of ragi, cambu and cholam crops is reserved by the ryots for feeding their families and the surplus stock, if any, is sold in the weekly market where other necessaries of life are purchased with the sale proceeds. Plantains and chillies are sold direct to purchasers in the weekly market. Cotton is usually sold as kapas to the petty trader in the village, but instances are not wanting where the more enterprising of the ryots take the kapas to the ginning factories at Uthukuli or Tiruppur and thus earn the profits which would otherwise go to the petty trader. The profit of the petty trader does not usually exceed Re. 1 per pothi. The co-operative purchase and sale society in Kambliampatti could collect the kapas from the ryots, stock it, gin it at the factories and sell lint to weaving companies direct and thereby secure for the ryots the profits which now go to the petty trader and the big trader who are now the intermediaries between the weaving companies and the ryots; but this pre-supposes a fund of enthusiasm, initiative and public spirit which is at present lacking.

Agricultural indebtedness.—So far as this village is concerned the chief cause of indebtedness is injudicious purchase of land. The ryots hold the view that the only safe form of investment is in land and put all their savings in land, irrespective of the question whether the investment is a paying proposition or not. This attitude of mind is due to lack of economic education and co-operative instincts. The ryots should be taught to put greater faith in banks and co-operative societies and encouraged to deposit their savings therein. It is only in this way that capital can be rendered fluid and turned to remunerative purposes instead of being locked up in land. The ryots of the village have sufficient facilities for discharging their debts by borrowing money from the co-operative credit societies.

Section IX.

Economic Holding.

As a result of the study of agricultural conditions in this village, my conclusion is that a holding of 6 acres consisting of 2 acres of garden land and 4 acres of dry land would constitute an economic holding, so far as this village is concerned. The data in support of this conclusion are given below:—

Two acres of garden land—

Crop.	Extent.	Yield.	Value.
	Acs.		Rs.
First crop—			
Arisi kambu	1	1 pothi.	27
Ragi	1	2 pothis.	64
Second crop—			
Cholam	1	¾ pothi.	21
Cotton (Cambodia)	1	2½ pothis.	125
			237

Four acres dry land—

Crop.	Extent. acs.	Yield.	Value. Rs.
Kambu	3	2 pothis.	48
Horegram	1	½ pothi.	16
			64
		Total ..	301

Family of five members—

Cultivation expenses	75
Kist	8
Expenditure ..	83
Net profit ..	218

Food—	
5 pothis of grain (2 pothis cholam, 2 pothis kambu and 1 pothi ragi)	144
Miscellaneous expenses	40
Clothing	25
	209

GRAYNAGAR SETTLEMENT, ERODE TALUK

Section I.

General.

1. The Graynagar settlement which is named after Mr Gray, the present Commissioner of Labour, is a settlement of members of the depressed classes consisting of Christian and Hindu Adi-dravidas and located on 15 25 acres of nattam land in Periya Virasangili village lying south of Perundurai-Kunnattur road and west of Vijayamangalam-Tingalur road, 7¼ miles west of Perundurai and 6¼ miles north of Vijayamangalam railway station. The metalled roads from Perundurai to Kunnattur and from Vijayamangalam to Tingalur pass through the village. Buses ply along the Perundurai-Kunnattur road between Erode and Coimbatore.

2. The lands assigned to the members of the depressed classes lie in four different villages, Periya Virasangili, Sinna Virasangili, Tingalur and Polnaickenpalayam. The total extent of land originally assigned was 598 acres. Subsequently a number of pattas were cancelled owing to breach of conditions of the pattas and the total extent of land now covered by pattas is only 497 acres.

3 The present population of the settlement is 299 of which 133 are males and 166 females; the Christians number 239 and the Hindus 60.

4. Forty-nine males and 13 females are literate. There is a London Mission Elementary school in the settlement with four classes with a total strength of 15 boys and 8 girls and 1 trained teacher.

5. The colony consists at present of 79 families and the total extent of land in their occupation is 448 acres of which 358 acres were cultivated during the last fasli. There are no irrigation wells and so no garden crop could be raised by the settlers. The chief dry crops raised are cambu, cholam and horsegram.

6. The total land revenue of the 448 acres in the occupation of the settlers is Rs 597 and land cess Rs. 56—Total Rs. 653.

Section II.

History of the Settlement.

In fasli 1334, 598 acres of poramboke lands known as Sinna Virasangili reserve forest were assigned by Government free of land value to 165 persons belonging to the depressed classes (113 Adi-dravida Christians, 38 Hindu Adi-dravidas and 14 Hindu Chucklers). The extents assigned are noted below:—

Between 2 and 3 acres	26	persons.
Between 3 and 4 acres	88	,,
Between 4 and 5 acres	51	,,
Total	165	,,

An extent of land measuring 15·25 acres of Periya Virasangili village was reserved as village nattam and the Graynagar settlement has been formed on the site. One hundred and sixty-five original assignees belonged to 24 villages of Erode, Dharapuram and Gobichettipalayam taluks, the distance of the villages from the disafforrested block ranging from 1½ to 25 miles. More than 50 assignees belonged to villages beyond ten miles.

2. In the site of the Graynagar settlement a drinking water well was sunk by the Labour department in 1925-26. The total amount spent on the well till now is Rs. 1,894. There is 13 feet of water in the well at present.

3. In 1926 the Co-operative department took steps to organize the assignees on a co-operative basis. A co-operative society was organized with 40 assignees and it was registered on 12th May 1927. It started work on 20th May 1927 with 14 of the original applicants. It was resolved that the society should take loans from Government (through the Commissioner of Labour) only for cultivation expenses, viz., purchase of cattle and ploughs, seeds and manure. In 1927-28 five group loans aggregating Rs. 1,500 were granted to 30 members for a period of three years for purchasing plough bulls. In 1928-29 a loan of Rs. 200 was given to a group of six members.

4. As the by-laws of the society did not permit loans to members for building houses, the assignees had to construct huts at their own cost. Three huts were first constructed by the middle of 1927. The number rose to 15 at the end of 1927 and to 40 by March 1928. The bulk of the assignees continued to live in their native villages and let out their lands to the caste ryots of the locality on varam tenure. Lack of initiative, failure of rains, distance of the villages from the disafforested block, the smallness of the size of individual holdings (average extent being only 3½ acres) and the employment of the assignees in the coffee and tea estates of the Nilgiris and Poonachi hills—these were the causes that contributed to the non-cultivation of the lands by the assignees themselves. Some of the assignees had left their lands waste and some failed to pay kist. One hundred and twenty-five pattas were cancelled by the revenue authorities for breach of the special conditions of the patta. As it was found that the extent assigned to each person was too small to constitute an economic holding, the Revenue department, in consultation with the Co-operative department and the missionary authorities of the Erode London Mission, decided to enlarge the holdings of the actual settlers and to assign increased extents to such of the assignees whose pattas were cancelled as were willing to live in the settlement. This proved an incentive to the Adi-dravidas to settle down in larger numbers. In the course of a few months, as many as 85 huts were constructed. The average extent of the holding of each settler has been raised from 3½ to 5½ acres. The total extent assigned to 79 settlers is 448 acres. Additional extents have not yet been assigned to the assignees who have constructed huts but have not yet begun to live in them. A total extent of 101 acres has been reserved for assignment to would-be settlers. The maximum number of settlers has been fixed at 100, with an average holding of six acres each.

Section III.

Agriculture—General.

The following table shows the area under each crop, the gross yield under each crop and the value of the yield as per prices which obtained in fasli 1338 in neighbouring weekly market:—

Crop	Area.			Yield.	Value.
	I	II	Total.		
	ACS	ACS	ACS.		RS.
Kambu	159 09	..	159 09	66½ pothis	1,817
Cholam	123 87	4·65	128 52	43 ,,	1,376
Horsegram	54 05	2 20	56·25	18¾ ,,	600
Cambodia cotton	6 22	0·50	6 72	8½ maunds.	34
Maize	5 30	0 75	6 05	2 pothis.	64
Varagu	5 29	.	5 29	¾ pothi.	24
Thinai	3 06	..	3 06	¼ ,,	6
Castor	0 75	.	0·75	¼ ,,	16
Groundnut	0 20	..	0 20	¼ ,,	8
Black-cholam sown with kambu	..	..	..	5¼ pothis.	144
Pulses	..	..	..	3⅝ ,,	150
Total	357 83	8 10	345 93		4,239

1 pothi = 6 mudas = 96 vallams = 384 Coimbatore measures.

The average yield per acre of the cultivated extent is Rs 12 per holding or family Rs 54 and per head Rs 14.

2 It will be seen from the above table that of the total extent of 447·61 acres assigned to the settlers an extent of 358 acres was cultivated during the last fasli and that second crop was raised on 8 acres. Cumbu accounted for the largest extent under cultivation (159 acres) and cholam and horsegram came next in order with 129 acres and 56 acres respectively. The acreages under other crops were below 10 acres. The cultivation of cambodia cotton on 6 acres proved a failure for want of irrigation facilities.

3 Investigations are now being made regarding the possibilities of well irrigation by means of trial borings with handboring sets of the Industries department. Two sets are working at present and two out of three trial borings have been successful. In one case the borehole is 66 feet deep with 26 feet of water while in the other case the borehole is 39 feet deep with 21 feet of water. In the first case water was struck at a depth of 48 feet and in the second case at a depth of 24 feet. In the second case the site is said to be that of an old well. It is understood that 10 more borings are to be tried.

4. The lands have been brought under cultivation only recently. Unlike the caste ryots, the settlers do not own flocks of sheep and goats which can be penned in the fields for the sake of manure. They have only a small number of cattle and their dung is quite insufficient for manuring the fields; *nor* can they afford to purchase manure. The rainfall was inadequate last year. For these reasons the yield of the lands was low. The average yield of kambu was only 2¼ mudas *per acre* and that of horsegram and cholam 2 mudas. Cambodia cotton yielded only 1¼ maund per acre for want of irrigation. This crop does not thrive on dry lands without wells on which cotton of the Karunganni or the Uppam variety may be raised with advantage. The settlers committed a mistake in raising cambodia cotton without consulting the Agricultural department.

5. *Agricultural improvements.*—A breeding bull has been supplied by the Agricultural department free of cost to improve the live-stock of the settlers, who now use cows for ploughing. The Director of Agriculture gives a premium of Rs. 100 for the bull. The fodder is supplied by the settlers while cotton seeds and oil-cakes are bought out of Government grant. An annual remuneration of Rs. 40 is paid to the president of the co-operative society who looks after the bull. A fee of eight annas per cow is charged for service.

6. One of the settlers used an improved plough lent by the Agricultural department, for half an acre of maize and got more than double the yield of last year.

7. The live-stock in the village consists of 5 bulls, 82 cows, 29 calves, 3 buffaloes, 1 sheep and 19 goats. There are 303 fowls (including chickens) in the village. Two cocks of the Leghorn breed have been presented to the settlement by the Assistant Industrial Engineer, Coimbatore, and steps are being taken to replace fowls of the country breed by those of cross-breed which are said to have more of egg-laying capacity.

8. *Marketing of the village crops.*—The yield of the lands last year was insufficient even for the maintenance of the settlers; hence no grain was sold. Cotton was sold in the Kunnattur weekly market (five miles off from Graynagar) at Rs. 4 per maund.

9. The following table shows the classification of the holdings of the settlers according to size—

Holdings.	Number.	Extent.
		ACS.
From 3 to 4 acres	5	18·85
4 — 5 ,, ...	17	77·32
5 — 6 ,, ...	27	153·13
6 — 7 ,, ...	27	173·30
7 — 8 ,, ...	2	14·95
*8 — 11 ,, ...	1	10·06
	79	447·61

10. The average extent per holding is 5·67 acres and the average cultivated area per holding is 4·53 acres.

SECTION IV.

Agriculture—Special.

Detailed accounts of the yield of the lands, family expenses and assets and liabilities of nine settlers are given below:—

A—

5·69 acres last year.

Crops grown—

Horsegram (2 acres) 3 mudas yield.

Cumbu (3 acres) 4 mudas yield.

Samai (30 cents) 8 vallams yield.

Waste (39 cents).

Pulses 8 vallams yield.

He owns one bull and one cow worth Rs. 70; three fowls and eight chickens worth Rs. 5.

One boy about 16 years old is undergoing teacher's training for higher elementary course in the Mission Training School at Erode. A daughter 14 years old and a son six years old are with him. He is a widower. He has been cultivating the land from 1923. He has now 6½ acres. His original holding was only 3 acres. He has to pay Rs. 35 to the co-operative society; he had borrowed Rs. 50 from the co-operative society for purchasing one bull and one cow. He borrowed Rs. 25 on pro-note from another settler who is now employed as a teacher elsewhere for maintenance during his wife's illness, the rate of interest being 30 per cent. He has borrowed Rs. 20 as oral loan from another settler for family expenses—interest 37½ per cent. He constructed a thatched hut two years back. It would be worth about Rs. 25. He has a goat and two kids, which are worth Rs. 15. He has no other property. He is a native of Tingalur which is two miles distant. He has a house there which is worth Rs. 30. He has cultivated cumbu, horsegram and samai this year. The crops are all right this year. He got Rs. 5 or Rs. 6 last year from the ryots of Tingalur for piping at marriages, funerals and festivals. He does not do any coolie work. He

* Mother and son who hold separate pattas live together and cultivate the lands in common.

requires three pothis of grain per year and eight annas a week for miscellaneous expenses (one pothi=384 Coimbatore measures). Clothing Rs. 25.

He used improved ploughs supplied by the Agricultural department for half an acre of samai and got a yield of two mudas. Last year he got 8 vallams for 30 cents using country plough.

B—

He has 6¾ acres—he was originally given 3·39 acres.
Crops grown last year—
Cumbu (5 acres) 10 mudas yield.
Cholam (1¾ acres) 2 mudas yield.
Pulses 8 vallams yield.

He has four cows and one calf worth Rs. 200, two goats worth Rs. 12 and ten fowls worth Rs. 4.

He borrowed Rs. 50 from the co-operative society for purchasing cows (plough cattle). He has repaid Rs. 10. He has no other debt. He has no other property. He does masonry work and carpentry work. He earns Rs. 100 a year thereby. He has two sons and four daughters, his wife and his old father, who are dependent on him. Eldest son who is 14 years old is a student of the VII standard, London Mission Boarding School at Erode. He and his wife and his father are Hindus, while all his sons and daughters are Christians. He has to pay Rs. 4 per mensem for his son's education. He will get Rs. 10 per year for treating cattle (at the rate of Rs. 4 per case).

He will require eight pothis of cumbu and cholam for the maintenance of his family. Out of his earnings, he brought six pothis of cumbu and cholam. He requires Rs. 30 for clothes; he spends one rupee a week for miscellaneous expenses. He got eight mudas of cumbu, three mudas of black cholam, ten vallams of field gram and three vallams of samai this year.

C—

He has 6 acres 15 cents.
Crops grown last year—
Cumbu 9 mudas.
Cholam 1½ mudas.
Black cholam 1 muda.
Pulses 7 vallams.

He owns two cows and one calf worth Rs. 90; a thatched hut worth Rs. 25 and four fowls worth 8 annas each. He has no goats.

He has a wife, a son and a daughter who are dependent on him. He earns Rs. 10 by doing coolie work. His mother has 3 acres of land which will yield one pothi of cumbu. His mother also lives with him. He requires four pothis of grain a year. He spends 8 annas a week for miscellaneous expenses. He spends Rs. 25 on cloths.

He borrowed Rs. 50 from the co-operative society for purchasing plough-cattle. He has repaid Rs. 15. He has borrowed Rs. 10 from his brother-in-law at Tingalur without interest.

D—

He cultivated 4 acres 12 cents last year.
Crops grown—
Cumbu 5 mudas.
Cholam 1½ mudas.
Pulses 10 vallams.

He owns one cow and one bull worth Rs. 70, four fowls worth Rs. 2 and a thatched hut worth Rs. 20. He owns no goats.

He has a wife and baby daughter dependent on him. Two pothis of grain would be required for feeding and other expenses including clothing would amount to Rs. 30.

He gets Rs. 30 a year by doing coolie work. He can save Rs. 50 if he works in the plantations in the Nilgiris.

He has borrowed Rs. 50 from the co-operative society. Rs. 40 is still due. He borrowed Rs. 20 from an Adi-Dravida of another village at 12½ per cent for family expenses. Rs. 16 at 2 annas 8 pies per month (12½ per cent) on pledge of jewels (kammal) from a bank at Coonoor for family expenses. He had gone to Coonoor for work in the plantations. He has no other debt.

E—

He cultivated 4 acres 2 cents last year.
Crops grown—
Cumbu 7 mudas.
Black cholam 10 vallams.
Pulses 12 vallams.

He owns a thatched hut worth Rs. 25, two cows worth Rs. 50 or Rs. 55 and three fowls worth Rs. 1-8-0.

He has a wife, mother and two daughters dependent on him. He requires three pothis of grain for food; clothing and miscellaneous expenses would amount to Rs. 30 per annum. He knows no handicraft.

For the last two years he has been living in Graynagar. Before that he had gone to the Nilgiris for working in the plantations. He will get Rs. 10 or Rs. 12 a year here by doing coolie work.

He borrowed Rs. 30 from the co-operative society at 12½ per cent for purchasing cattle. He borrowed Rs. 30 from his brother-in-law in another village at 8 annas per month for house-building and maintenance. He borrowed Rs. 20 at 12 per cent on the pledge of his wife's saradu from a bank at Sennimalai for maintenance.

F—

He cultivated 3 acres 95 cents last year.
Crops grown—
Cumbu 3½ mudas.
Black cholam 2 mudas.
Pulses 6 vallams.

He has a thatched hut worth Rs. 25, two cows worth Rs. 55 and six fowls and chickens worth Rs. 3.

His father, mother and wife are dependent on him. He requires four pothis of grain for food, Rs. 40 for clothing and Rs. 20 for miscellaneous expenses.

He can earn a net profit of Rs. 100 a year by working in the plantations in the Nilgiris. He knows carpentry. His brother has gone to the Nilgiris. He earns only 6 annas a day by doing coolie work. That is just sufficient for his maintenance.

He borrowed Rs. 50 from the co-operative society. Rs. 35 is still due. Rs. 150 borrowed this year without interest from his sister at Ingur for his marriage. He borrowed Rs. 60 from a bank at Coonoor on the pledge of jewels at 12½ per cent for marriage.

G—

He cultivated 3 acres 62 cents last year.
Crops grown—
Cumbu 4 mudas.
Horsegram 1½ mudas.
Pulses 6 vallams.
Black cholam 3 vallams.

He has a thatched hut worth Rs. 30. He has no cattle or goats or fowls. He paid hiring charges of Rs. 13-8-0 to a ryot for three ploughing (with two pairs of bulls). He did not buy any manure; he collected cowdung from the road. He has two houses in Tingalur worth Rs. 25 each.

His wife died and nobody is dependent on him. He requires one pothi of grain per year for food and Rs. 20 for clothing and miscellaneous expenses. As there was no water in the wells, there was not much of coolie work. He earned only Rs. 5 by doing coolie work.

He borrowed Rs. 20 from a relation without interest for ploughing expenses.

H—

He has cultivated 3¼ acres of land last year—
Crops grown and yield—
Kambu 4 mudas.
Samai 1 muda.
Groundnut 3 mudas.
Black cholam 10 vallams.
Pulses 10 vallams.

He has a cow worth Rs. 35 and a thatched shed worth Rs. 20. He ploughed his land under the exchange system. He earns Rs. 10 by doing coolie work.

He has a wife and two children dependent on him. He requires 2 pothis of grain per year for food, Rs. 10 or Rs. 15 for clothing and Rs. 12 for miscellaneous expenses. He earned Rs. 50 by going to the Nilgiris and working in the plantations two years ago. He sold a cow for Rs. 30 and spent the money on maintenance. He has no debt.

K—

He has 4 acres of land.
Crops grown and yield—(last year)
Cholam 1½ mudas on 2 acres.
Waste 2 acres.
Crops grown this year (on 6 acres)—
Cumbu (2 acres) 2 mudas.
Cholam 1½ acres (not harvested).
Horsegram 2½ acres (not harvested).

He has one cow and one calf worth Rs. 55.

He, his wife and his brother constitute the family. He and his brother together earn Rs. 30 by doing coolie work. He requires three pothis of grain for food, Rs. 30 for clothing and Rs. 20 for miscellaneous expenses.

He has borrowed Rs. 55 from a bank in Coonoor on mortgage of jewel at 12 per cent for house building and purchasing cattle. He borrowed Rs. 30 as handloan from a ryot of another village at 8 annas for Rs. 10 per month (60 per cent per annum).

Section V.

Industries.

There is no small scale industry in settlement at present. A few of the settlers know weaving and I understand that there is a proposal to start weaving here. This is a good idea as the settlers can supplement their income from land by weaving cloths during the off-season. There will not be much difficulty in finding a sale for the cloths for which there is likely to be sufficient demand in the weekly markets.

Section VI.

Finance.

The chief agencies which financed the settlers are—

(1) the ryots of outside villages; and
(2) the Graynagar settlement co-operative society.

Some of the settlers have also borrowed small amounts from their brother colonists and the co-operative societies of the neighbouring villages where they had originally lived. A few settlers who had worked as coolies in the Nilgiris plantations have borrowed small amounts from a Coonoor bank on pledge of jewels. The interest levied by the co-operative society on its loans is 12½ per cent while that levied by ryots and settlers ranges from 12 per cent to 37½ per cent and even goes up to 60 per cent in one case. The co-operative society has lent money to settlers only for purchasing bulls. For domestic purposes, cultivation expenses and house building, the settlers have taken loans from the ryots of neighbouring villages to which they

originally belonged. Out of a total debt of Rs. 3,410, a sum of Rs. 1,911 has been borrowed from the ryots of outside villages, Rs. 1,163 from the co-operative society of the settlement, Rs. 156 from joint-stock banks, Rs. 130 from the co-operative societies of other villages and Rs. 50 from other settlers. An account of the working of the co-operative society of the settlement is given below:—

Graymagar settlement co-operative society.—The society was registered on 12—5—1927 and started work on 20—5—1927 with 14 members who took 50 shares and paid a share capital of Rs. 25. The membership rose to 21 with a paid up share capital of Rs. 38-8-0 on 30—6—1927.

The number of members and paid up share capital rose to 41 and Rs. 94-8-0 respectively during 1927-28 A sum of Rs 1,525 was borrowed from the Government in two instalments (Rs. 275 on 26—9—1927 and Rs. 1,250 on 23—3—1928) at 7½ per cent repayable in three years Five group loans aggregating Rs. 1,500 were granted to 30 members for purchasing plough bulls. The duration of the loans was for three years Each member got only Rs. 50 .

During the year 1928-29 the membership of the society was further strengthened. In that year there were 46 members with a share capital of Rs 159-4-0 in 218 shares. A loan of Rs. 200 was obtained from the Government repayable in four years and a group of six members was given a loan amounting to Rs 200 for a period of four years (five at Rs 30 and one at Rs 50).

The existing debt of the members of the society is Rs. 1,303, Rs. 1,278 in six group loans granted to 36 members all of them on mortgage of land and on the joint and several responsibility of the six members of each group and Rs 25 in a surety joint loan The period of the loans is three or four years and the rate of interest is 12½ per cent. (The sum of Rs. 1,303 includes a sum of Rs 140 lent to assignees who have not yet settled in the village) A total sum of Rs 1,077 is due to Government in two loans.

Of the 46 members of the society 32 are Christians The society has a current account in the Erode urban bank with a credit balance of Rs. 2-2-0. It is affiliated to the Erode Christian co-operative union Towards the supervision fund of the union the society has to pay at the rate of Rs. 2 on the interest earned on every sum of Rs 100 lent to its members in any one year, such sum not exceeding Rs 150

The area of operations of the society is Periya Virasangili with power to lend on the security of properties situated in Tingalur, Polnaickenpalayam and Sinna Virasangili

The authorized share capital of the society is Rs. 8,000 made up of 800 shares of Rs 10 each payable at Re 0-8-0 per share at the time of taking the share and the balance in 38 equal half yearly instalments The entrance fee for a share is two annas with a maximum of eight annas for a member and the maximum number of shares that can be allotted to a member is five.

There is a provision in the by-laws for four classes of deposits:—Fixed (interest at 7½ per cent) Recurring (6¼ per cent compound interest). Home-safe deposits (6¼ per cent on the balance up to the 4th day of a month) and chit funds, but no deposit of any kind has been received from members or non-members.

The maximum borrowing power of the society is Rs. 4,500 and the maximum that an individual member can borrow is Rs. 50 at the rate of Rs. 10 per share. The society is empowered to advance only group loans, i.e , loans to a group of five or more members on the mortgage of their lands and on their joint and several responsibility, not exceeding Rs. 500 per group and for the following purposes only:—

1 purchase of seed, manure and agricultural implements; cultivation expenses; reclamation of waste lands,

2. purchase of sheep and cattle and their fodder,
3 payment of zamin or Government kist,
4. all kinds of land improvements.

The rate of interest charged by the society is 2 pies per rupee per month. The society may pay a dividend of 6¼ per cent on the paid-up share capital of members out of the net profits. The reserve fund of the society is Rs. 54-13-0 and the common good fund Rs. 5-5-0 (which can be utilized for education and sanitation as per resolution of the general body).

The society earned a net profit of Rs. 33-14-0 in 1927-28 and Rs. 36-13-0 in 1928-29.

Section VII.

Indebtedness.

My enquiry shows that the total existing indebtedness of the settlers is Rs. 3,410. The following table shows the classification of the debt according to the agency from which and the purposes for which loans were taken, the mode by which the debt was contracted and the rates of interest charged on the loans:—

	Rs.
Total existing indebtedness of the settlers	3,410

(*a*) Classified according to the agency from which the debt was contracted—

	Rs.	Per cent.
Local ryots	50	1·4
Ryots of outside villages	1,911	56·0
Limited banks in outside places	156	4·5
Co-operative society in the village	1,163	34·1
Co-operative societies of outside villages	130	4·0
	3,410	

(*b*) Classified according to the purpose for which the debt was contracted—

	Rs	Per cent.
Domestic expenses	1,746	51·2
Purchase of bulls	1,398	41·0
Cultivation expenses	100	3·0
House-building	166	4·8
	3,410	

(*c*) Classified according to the mode by which the debt was contracted—

	Rs.	Per cent.
Mortgage of jewels	744	21·8
Mortgage of lands	1,163	34·2
Pro-notes	739	21·7
Hand-loans	764	22·3
	3,410	

(*d*) Classified according to rates of interest—

	Rs.	Per cent.
12½ per cent	1,434	42·0
12 ,, ...	745	21·8
11 ,, ...	130	4·0
15 ,, ...	143	4·2
18 ,, ...	145	4·2
19 ,, ...	50	1·4
21 ,, ...	30	0·9
24 ,, ...	72	2·1
30 ,, ...	25	0·7
37½ ,, ...	20	0·6
60 ,, ...	30	0·9
Without interest	586	17·2
	3,410	100·0

2. It will be seen from the above statement that 56 per cent of the total debt was obtained from the ryots of outside villages, 34 per cent from the co-operative society, 2 per cent from other settlers, 4 per cent from joint-stock banks and 4 per cent from the co-operative societies of other villages.

3. As regards the purposes for which loans were taken, 51 per cent of the total debt was for domestic expenses, 41 per cent for purchase of bulls, 3 per cent for cultivation expenses and 5 per cent for house building. As regards the mode by which the debt was contracted, 34 per cent of the total debt was borrowed on mortgage of land, 22 per cent on mortgage of jewels, 22 per cent on pro-notes and 22 per cent as hand loans.

4. As regards the rates of interest, 42 per cent of the total debt was borrowed at 12½ per cent from the co-operative society of the settlement, 12 per cent was borrowed from the ryots of other villages and other settlers at rates of interest ranging from 11 to 18 per cent, 6 per cent from 19 to 37½ per cent and only one loan of Rs. 30 at 60 per cent. A total sum of Rs. 586 was borrowed from relatives of the settlers without interest.

5. The average debt per head is Rs. 11 and that per family or holding Rs. 43. The total debt is five times the land revenue paid by the settlers and it is 80 per cent of the value of the last year's yield.

6. The total estimated value of the landed property of the settlers is Rs. 19,675, of house property Rs. 1,685, of cattle and poultry Rs. 3,061 and of other properties in their native villages Rs. 3,640. The total assets therefore amount to Rs. 28,061. The total indebtedness of the settlers is 12 per cent of the total assets.

7. Eight settlers have debts of Rs. 100 and over. The number of settlers whose debt exceeds one-fourth of their assets is 13. There is only one settler whose debt exceeds half his assets and one settler whose debt exceeds his assets. Twenty-six settlers owning 6 acres and above have a debt of Rs. 1,463, while 34 owning less than 6 acres have a debt of Rs. 1,947. Nineteen settlers are free from debt. Thirty-eight settlers have taken loans for domestic expenses, 39 for purchase of bulls, one for cultivation expenses and seven for house-building.

Section VIII.

General Conclusions.

It was only last year that the bulk of the settlers took up the cultivation of the lands themselves. The rainfall was inadequate last year. The fields were not properly manured. For these reasons the yield of the lands was low. The settlers have devoted greater attention to agriculture this year and brought a larger extent under cultivation, the increase being 31 acres.

The average income of a family from land was only Rs. 54 last year. Some members of the families of the settlers worked as coolies in the plantations of the Nilgiris and Poonachi hills and remitted money to their relations here. Some of the settlers also worked as coolies during the off-season. Such of the settlers as came from neighbouring villages continue to get their old mamul income from the caste ryots for piping at marriages and funerals and village festivals. In spite of these additional sources of income, 38 settlers had to borrow money for domestic expenses and the debt incurred for this purpose was more than half the total debt.

In order that the settlers may have sufficient income from their lands to enable them to support their families, it is necessary that each settler should have one acre of garden land in addition to five acres of dry land. After the wells intended for irrigation are sunk, the lands commanded by the wells should be redistributed among all the settlers so that there may be an equitable division of irrigable land. The sinking of a sufficient number of wells and the re-allotment of lands on which garden crops could be raised are the two measures necessary for ensuring the economic stability of the settlers as a whole.

NAGAMANAICKENPALAYAM, ERODE TALUK.

SECTION I.

General.

The village is situated on the right bank of the Cauvery river about 24 miles south-east of Erode and three miles to the east of Kodumudi. On the left bank of the Cauvery river is Salem district. The village is half a mile distant from the metalled road from Erode to Karur. There is no road leading to or passing through the village. There is only a cart-track leading to the village from the adjoining village of Chennasamudram.

2. The area of the village is 418 acres, of which 122 acres (92 acres wet and 30 acres dry) are ryotwari land, 10 acres (7 acres wet and 3 acres dry) inam and 286 acres poramboke. The village has no hamlets.

3. The population of the village according to the censuses of 1911 and 1921 is given below:—

Year.		Males.	Females.	Total.
1911	...	201	230	431
1921	...	232	234	466

4. A private unrecognized school has just been started by a teacher with 20 boys.

5. The village is served by the Kodumudi Post office. The postman delivers letters in the village twice a week.

6. The rainfall in fasli 1338 was about 10 inches. The wet lands are irrigated by the Kalingarayan channel which takes its source from the Bhavani. The dry lands are irrigated by baling from the Pugalur channel which branches off from the Cauvery.

7. The village is inhabited by Kammavar Naickens and Chuckiliyas. The Kammavar Naickens own and cultivate the lands while the Chuckiliyas live by labour.

8. There are 96 families in the village. Twenty-seven families maintain themselves from the income of their lands, 13 supplement their income from land by cultivating the lands of others on lease, 21 owning no land cultivate the lands of others on lease and 35 owning no land live by labour.

SECTION II.

Agriculture—General.

The following table shows the area under each crop, the gross yield under each crop and the value of the yield as per prices which obtained in fasli 1338 in the village:—

Crop.	I	II	Total.	Yield.	Value.
	ACS.	ACS.	ACS.		RS.
Paddy	27·45	91·81	119 26	714 pothis ..	19,278
Kambu	57·40	0·20	57·60	116 ,, ..	4,176
Ragi	31·54	20 35	51·89	156 ,, ..	5,616
Sugarcane	4·18	..	4 18	500 maunds.	1,800
Turmeric	3·43	..	3·43	343 ,, ..	1,372
Cambodia cotton . ..	0 13	0·51	0 64	4 pothis ..	200
Groundnut	..	4·09	4 09	8 ,, ..	144
Coconut	3·81	..	3 81	..	..
Total ..	127·94	116·96	244·90		32,586

The average yield per acre of the total area of the village is Rs. 78 and of the cultivated extent Rs. 255. The average yield per holding is Rs. 459, per family Rs. 339 and per head Rs. 70.

2. It will be seen from the above table that of the total cultivable extent of 131 acres in the village, an extent of 128 acres was cultivated in fasli 1338 and that second crop was raised on 117 acres. Paddy accounted for the largest extent under cultivation and kambu and ragi came next in order.

3. The soil of the village consists of good red sand and inferior red loam. There are three rates of assessment in the village, Rs. 8-10-0 per acre for wet lands and 13 annas and Rs. 1-2-0 per acre for dry lands.

The total land revenue of the village including cesses is Rs. 1,117. This amount is made up of the following items:—

	Rs.	A.	P.
Land revenue including miscellaneous items ...	913	14	0
Water-rate	109	1	0
Land cess	93	9	10
Total ...	1,116	8	10

4. Usually two crops are raised both on wet and dry lands—ragi or kuruvai paddy as first crop and Nellore or sadai samba as second crop on wet land and ragi as first crop and arisikambu as second crop on dry land. Ragi is raised from July to September and Nellore samba from August to February.

5. *Cultivation expenses.*—Ragi requires five ploughings, kambu two and paddy four. If hired bulls are used, Rs. 1-8-0 will be the cost of one ploughing for dry land and Rs. 2 for wet land. The cost of cultivating an acre of wet land with paddy is given below:—

	Rs.	A.	P.
Ploughing	8	0	0
Repairing the bund	1	0	0
Seed—12 vallams or 3 muda	3	12	0
Transplanting—1 muda of paddy	4	8	0
Weeding—1 muda of paddy	4	8	0
Manuring—2 cart-loads of kolingi at Rs. 12 per cart	24	0	0
Harvesting 1 muda of paddy	4	8	0

For irrigating ragi or kambu crop raised on dry land a pari or leather bucket and pipe worth Rs. 15 will be required per year.

The ryots do not purchase the wood required for ploughs, but get it from the trees in their fields. Two plough-shares at 6 annas each are required per year for each plough. Four vallams of paddy are given to the carpenter and blacksmith for each plough. The chief kinds of manure used are: (1) kolingi, (2) oil-cakes and (3) cowdung. Kolingi or oil-cake is used for paddy and cowdung for ragi. The yield of an acre of Nellore samba is 6 pothis at Rs. 27 per pothi, that of sadai samba 5 pothis at Rs. 30 per pothi, that of ragi 3 pothis at Rs. 36 per pothi and that of kambu 2 pothis at Rs. 36 per pothi. The average yield of an acre of turmeric will be 10 sattais of 10 maunds each at Rs. 40 per sattai and that of sugarcane 15 sattais at Rs. 30 per sattai. One acre of Cambodia cotton yields 6 pothis at Rs. 50 per pothi and groundnut 2 pothis at Rs. 18 per pothi.

6. *Live-stock in the village.*—The live-stock in the village consists of 50 cows, 29 bulls, 71 buffaloes, 43 calves and 79 sheep and goats.

7. *Marketing of village crops.*—There are about 10 paddy traders in Kodumudi who come to Nagamanaickenpalayam and buy paddy from the ryots. The price of paddy in the village last year was Rs. 27 per pothi. The difference in the price of paddy between Kodumudi and Nagamanaickenpalayam will be Rs. 3 per cart-load of three pothis. A cart-hire of Rs. 1-4-0 has to be paid including toll. Jaggery was bought by the petty traders in the village at Rs. 30 per sattai of 10 maunds. The petty traders receive a commission from the big traders. Turmeric is taken by the ryots to Erode in country carts and sold there in auction by brokers who are paid a commission of Rs. 1-8-0 per sattai of 10 maunds.

8. *Holdings classified.*—The following table shows the classification of holdings, both ryotwari and inam according to size:—

	Ryotwari.		Inam.		Total.		Percentage
	Number.	Extent.	Number.	Extent.	Number.	Extent.	
		Acs.		Acs.		Acs.	
Up to 1 acre ..	29	13·81	2	0·36	31	14·17	43·6
From 1 to 2 acres..	16	22·19	3	4·30	19	26·49	26·8
,, 2 to 3 ,, ..	10	25·58	2	·92	12	30·50	17·0
,, 3 to 4 ,, ..	3	9·90	..	..	3	9·90	4·2
,, 4 to 5 ,, ..	..	..	..	..	..	..	..
,, 5 to 10 ,, ..	5	33·57	..	..	5	33·57	7·0
,, 11 to 20 ,, ..	1	16·70	..	..	1	16·70	1·4
	64	121·75	7	9·58	71	131·33	

It will be seen from the above table that 92 per cent of the pattadars in the village own less than 5 acres, 7 per cent between 5 and 10 acres and only one person above 10 acres. The maximum extent of a ryotwari holding is 17 acres. The average extent per holding is 1·85 acres and average cultivated area per holding 1·80 acres.

9. The following table shows the extents under ryotwari and inam cultivated by owner and let on lease:—

	Ryotwari.		Inam.		Total		Percentage.
	Number.	Extent.	Number.	Extent.	Number.	Extent.	
		Acs.		Acs.		Acs.	
Cultivated by owner.	43	83·54	3	4·13	46	87·67	64·8
Let on lease	21	38·21	4	5·45	25	43·66	35·2
	64	121·75	7	9·58	71	131·33	

It will be seen from the above table that 65 per cent of the holdings are cultivated by owners and 35 per cent let on lease. Wet lands are leased at 5 pothis of paddy per acre and dry lands at 4 pothis of ragi per acre. The price of wet land ranges from Rs. 3,000 to Rs. 4,000 per acre while irrigated dry land is worth Rs. 2,000 per acre.

10. *Industries.*—The ryots of the village have no subsidiary industry to enable them to supplement their income from land. Those who do not get sufficient income from their lands eke out their livelihood by cultivating the lands of others on lease or by labour.

Section III.

Finance.

Remittance.—The only mode of remitting cash to and from the village is by postal money order or by messenger.

2. The financing agencies are:—
   (*a*) The ryots of the neighbouring villages of Salem district,
   (*b*) professional money-lenders at Kodumudi, and
   (*c*) ryots of the village.

There is no co-operative society in the village. Out of a total debt of Rs. 56,370 a sum of Rs. 43,270 has been lent by the ryots of neighbouring villages of the Salem district, Rs. 9,150 by professional money-lenders at

Kodumudi and Rs. 3,950 by the ryots of the village. The ryots advance loans either on mortgage or on pro-note and levy an interest of from 10 to 15 per cent. The professional money-lenders of Kodumudi lend on pro-notes and charge an interest of from 18 to 36 per cent. There are five professional money-lenders in Kodumudi—four Nattukottai Chettis and one Goundar. They lend money to ryots and traders of a number of villages. Their total outstandings are said to amount to Rs. 4,80,000. They generally lend sums up to Rs. 5,000 (even Rs. 10,000 in special cases) on pro-notes on the joint signature of two persons with sufficient properties. It is generally stipulated in the pro-note that a rate of 36 per cent should be paid as interest and that the loan should be repaid on demand; but the conditions of the pro-note are varied by oral agreements and loans are usually granted for periods ranging from three to ten months at 24 per cent per annum. The rate of interest is sometimes reduced to 18 per cent or increased to 30 per cent according to the solvency of the borrower. Interest is deducted in advance. A sum of Re. 1 or Rs. 1-8-0 is also deducted on account of *mahimai* and stamping charges. If the loan is not repaid within the stipulated period, the lender insists on interest being paid at 36 per cent as stated in the pro-note. If the matter is taken to court, the annual rate of interest claimed and allowed appears to be 30 per cent. If the debtor is a man of sufficient property, the money-lender waits for three years, i.e., for the limitation period so that the debt may accumulate. If the borrower is a person whose solvency is doubtful, legal proceedings are instituted as soon as the stipulated period expires. Sometimes the money-lender obtains a fresh pro-note from the borrower adding arrears of interest to the principal. Nattukottai Chettis do not lend on pledge of ornaments or crops. It is only rarely that they lend on mortgage of land or house. The agents of the firms go to the villages and enquire about the solvency of the intending borrowers. These Chettis call themselves bankers but they do not receive deposits; their business is confined to money-lending. They are financed by what are called adathi firms in Madras. The Gounda money-lender referred to above gets advances from the Imperial Bank on the collateral security of pro-notes executed by borrowers. The Imperial Bank also discounts hundis executed in favour of money-lenders and recovers the amounts from the makers of the hundis. If the makers fail to pay, the amounts of the hundis are recovered from the money-lenders themselves.

Section IV.

Indebtedness.

My enquiry shows that the total existing indebtedness of the village is Rs. 56,370. The following table shows the classification of the debt according to the agency from which and the purposes for which loans were taken, the mode by which the debt was contracted and the rates of interest charged on the loans:—

Total existing indebtedness of the village—Rs. 56,370.

(*a*) Classified according to the agency from which the debt was contracted—

	RS.	PER CENT.
Ryots of the village	3,950	7
Money-lenders	9,150	16·2
Ryots of outside villages	43,270	76·8
	56,370	

(*b*) Classified according to purpose—

Discharging prior debts	21,750	38·6
Purchase of lands	13,300	23·6
Litigation expenses	7,400	13·2
Domestic expenses	4,150	7·4
House building	3,750	6·6
Cultivation expenses	3,420	6·0
Purchase of bulls	1,300	2·3
Payment of kist, etc.	1,300	2·3
	56,370	

(c) Classified according to the mode by which the debt was contracted –

	RS.	PER CENT.
Mortgage*	29,700	52·7
Pro-notes	25,250	44·8
Simple bonds	1,170	2·0
Handloans	250	·5
	56,370	

(d) Classified according to rates of interest—

PER CENT.			
36	1,200	2·2
30	5,350	9·5
24	2,600	4·6
21	70	0·1
18	3,100	5·5
15	2,000	3·5
12	21,850	38·8
11	2,000	3·5
10	4,500	8·0
Bhogyam or usufructuary mortgage	13,700	24·3
	56,370	

It will be seen from the above table that 77 per cent of the total debt was obtained from the ryots of outside villages, 16 per cent from professional money-lenders at Kodumudi and 7 per cent from the ryots of the village.

As regards the purposes for which the loans were taken, 39 per cent of the borrowings was for discharging prior debts, 24 per cent for purchase of lands, 13 per cent for litigation expenses, 7 per cent for domestic expenses and 7 per cent for house-building. Only 6 per cent was borrowed for cultivation expenses, 2 per cent for purchase of bulls and 2 per cent for payment of kist.

Fifty-three per cent of the total debt was borrowed on mortgage of lands either with or without possession and 45 per cent on pro-note. Simple bonds and hand loans accounted only for 2 per cent of the total debt

As regards the rates of interest, 39 per cent of the total debt was lent at 12 per cent, 3 per cent of the amounts at 11 per cent and 8 per cent of the amounts at 10 per cent. Thus half the total debt was borrowed at a rate of interest not exceeding 12 per cent Fourteen per cent of the total debt was borrowed at rates of interest ranging from 15 to 24 per cent, and 12 per cent of the amounts at 30 and 36 per cent. 24 per cent of the total debt was borrowed on usufructuary mortgage of land.

The average debt per head is Rs. 121 and that per family Rs. 587. The average debt per holding is Rs. 794. The total debt is 50 times the land revenue of the village and 1·7 times the value of the yield of last year.

2. Detailed accounts of two families involved in debt in the village are given below.

A.—He had 14 acres of land. In 1912 a sum of Rs. 4,000 was borrowed at 9 per cent on mortgage of land from a private money-lender at Coimbatore for meeting litigation expenses. By 1921 this debt became Rs. 10,000 owing to levy of compound interest. In 1923-24 Rs. 1,500 borrowed on pro-note at 36 per cent for another Nattukottai Chetti for paying prior expenses. After a year Rs. 2,000 was borrowed from another Nattukottai Chetti bank at 36 per cent for repaying prior debt. Rupees 1,000 borrowed on pro note at 36 per cent from another Nattukottai Chetti for paying prior debt. Rupees 500 borrowed on pro-note at 30 per cent from a private money-lender for land improvement. Rupees 3,000 borowed from a professional money-lender at Kodumudi at 18 per cent for discharging prior debt. It is now four years since the money was borrowed. The money-lender now demands an interest of 24 per cent. Rupees 2,000 borrowed from a Government official at 12 per cent for purchase of land; 8 acres of land were sold for Rs. 17,000

* With possession 13,700
Without possession 16,000

and debts to the extent of Rs. 17,000 cleared off; still a debt of Rs. 3,000 remains. He has now 5 acres of irrigable dry land and 1½ acres of wet land. He will get a net profit of Rs. 500 from his lands. He is unable to pay interest on the debt of Rs. 3,000. The family became involved in debt chiefly on account of civil and criminal litigation over an irrigation dispute.

B.—He had 22 acres of land ten years ago He converted 5 acres of land from dry to wet and borrowed Rs. 3,000 for that purpose from Nattukottai Chettis at 24 per cent. He borrowed Rs. 6,000 from Nattukottai Chettis at 24 per cent for the expenses connected with the marriages of his six sons. He sold 8 acres of land for Rs. 9,000 and cleared off the above debts. He had to spend Rs. 6,000 in connexion with two cases of alleged murder. He built a terraced house at a cost of Rs. 5,000. He bought 6 acres of land for Rs. 6,000. For these purposes loans were taken from Nattukottai Chettis at Kodumudi at 24 per cent. A partition was effected between him and his three major sons. His three minor sons are living with him. The three major sons sold 7½ acres of land for Rs. 15,000 and cleared off a debt of Rs. 9,000. The property belonging to the minor sons (7½ acres) was mortgaged with possession for Rs. 9,000 to a ryot of a village in Salem district and the balance of the debt due to the Nattukottai Chettis was cleared off. He has now only 4 acres of land left (2½ acres wet and 1½ acres irrigable dry). These lands have been mortgaged for a loan of Rs. 1,500 taken from a ryot of the adjoining village of Salem district at 12 per cent. The amount was borrowed for marriage and cultivation expenses and liquidation of miscellaneous debts. He is able to pay interest on the debt of Rs. 1,500 and meet the family expenses from the net profits of his lands.

3. The Nattukottai Chettis at Kodumudi were lending money freely to the ryots of Nagamanaickenapalayam and the latter borrowed and spent money lavishly on marriages, litigation and other unproductive objects. The rate of interest was high and payment of interest at 36 per cent was insisted on in those cases where repayment was not made within the stipulated period. Fresh loans were taken from the ryots of neighbouring villages at a reasonable rate of interest and the amounts due to the Nattukottai Chettis repaid. This accounts for the fact that 39 per cent of the total debt was borrowed for discharging prior debts. Purchase of lands is another factor that has contributed to the indebtedness of the ryots who have borrowed a total sum of Rs. 13,300 for that purpose. The village was a litigious one and this explains the fact that the indebtedness of the village is out of proportion to its size and population. Litigation is on the decrease now; whether this is due to the fact that the ryots have profited by their past experience or that their present resources are limited, it is difficult to say.

Section V.

Investment.

As usual the ryots invest their savings in the purchase of land. They also borrow money and buy land even though it may not be a profitable business. There are no chit associations in the village. Some ryots lend their surplus cash to their brother ryots. As regards investments in ornaments, the amount spent on a Naicka woman in this village ranges from Rs. 200 to Rs. 500. The maximum amount invested by a ryot in ornaments is Rs. 1,000.

Report of M.R.Ry. K. SATYANARAYANA NAYUDU Garu, B.A., B.L., on the Investigation of three villages in the East Godavari district.

Chapter I.

Natural divisions, its area, population, religion, castes, languages and education.

Introductory.—The villages taken up for intensive survey are Alamuru and its two neighbouring villages of Pedapalla and Penikeru. They are villages in the Revenue taluk of Ramachandrapur of East Godavari district. Hence a general description of the district with special reference to Ramachandrapur taluk and Alamuru area is given.

Natural divisions.—The East Godavari district (see plan) can be split up into four natural divisions, (i) the agency taluks of Bhadrachalam and Nugur, which constitute the Upper agency, (ii) the agency taluks of Polavaram, Chodavaram and Yellavaram which constitute the lower agency, (iii) the upland taluks of Rajahmundry, Peddapur, Pithapur and Tuni which lie for a greater extent between the agency hills and the delta portion of the district, and (iv) the low-lying taluks of Ramachandrapur, Cocanada, Amalapur and Razole which constitute the delta portion of the district.

In the Rajahmundry taluk which is stated above to be an upland taluk, there are about half a dozen villages bordering on Ramachandrapur taluk which are partly deltaic in nature and irrigated by the canals of the Godavari. In Ramachandrapur and in Cocanada taluks which are stated above to be delta taluks, there are about a dozen villages bordering Rajahmundry and Peddapur taluks which are upland in nature to a certain extent and partly irrigated by the major and minor irrigation tanks and partly irrigated by the aid of canal water.

Alamuru, Pedapalla and Penikeru are wholly irrigated by the canals of the Godavari and are not dependent on any tanks for irrigation; they are therefore purely delta villages.

Area and population.—The area of the East Godavari district is 6,221 square miles, of which the plains portion is 2,545 square miles, and the agency portion is 3,676 square miles.

The areas of different taluks and the population as per census of 1921 are given below:—

Name of taluk.	Area in square miles.	Population as per census of 1921.	Density as per square mile.
Ramachandrapur	291	256,416	881
Cocanada	297	229,151	772
Eastern Delta Total ..	588	485,567	826
Amalapur	367	226,661	618
Razole	291	226,744	779
Central Delta Total ..	658	453,405	689
Delta Total ..	1,246	938,972	754
Peddapuram	604	182,300	302
Rajahmundry	376	185,699	494
Pittapur	193	92,566	480
Tuni division	126	71,326	566
Uplands Total ..	1,299	531,891	410
Plains Total ..	2,545	1,470,863	578

Name of taluk.	Area in square miles.	Population as per census of 1921.	Density as per square mile.
Polavaram	543	66,994	123
Chodavaram	710	28,051	40
Yellavaram	919	37,954	41
Lower Agency Total ..	2,172	132,999	61
Bhadrachalam	911	50,038	55
Nugur	593	20,068	34
Upper Agency Total ..	1,504	70,106	46
Agency Total ..	3,676	203,105	55
District Total ..	6,221	1,673,968	269
Madras Presidency Total ..	143,852	42,794,155	297

The district density (269) including the agency is *less* than the Presidency density (297) and the district density (578) excluding the agency is *greater* than the Presidency density (297). The density of population in the plains portion of the district is greater than that in the agency portion of the district; that in the delta portion of the plains is greater than that in the uplands portion of the plains; and in the delta portion of the plains, the density of Ramachandrapur taluk is the highest. It is interesting to note that the density of population of East Godavari district (excluding the agency portion) is greater than the density of population of any other district in the Northern Circars (excluding the agency portions of Ganjam and Vizagapatam) and that the density of population of Ramachandrapur taluk is greater than the density of population of any other taluk in the Northern Circars.

The number of females in the district (plains) is larger than the number of males as per census of 1921; it is so in the case of every taluk in the plains—

	Males.	Females.
East Godavari plains	718,924	751,939
Ramachandrapur taluk	127,119	129,297

Religion.—Hindus form the main portion of the district of Ramachandrapur and Alamuru area. Muhammadans and Christians are in a minority.

Castes.—The chief castes amongst the Hindus in the district are Kapus, Kammas, Kshatriyas, Brahmans, Malas (Adi-Andhras), Madigas (Adi-Dravidas), Gamallas, Settibalijas, Kamsalis (Viswabrahmans), Vaisyas, Velamas, Devangis, Salis and Gollas. The castes are grouped according to their profession with their numerical strength.

Castes arranged according to their profession.

Agriculturists—

Kapus, Telagas, Balijas	390,657
Kammas	56,260
Kshatriyas	46,218
Velamas	32,094
Total ...	525,229

Labouring classes—	
Malas	273,144
Madigas	64,563
Idigas (or Settibalijas)	55,361
Gollas	49,097
Indras	31,480
Gavaras	11,308
Vupparas	6,254
Yerakalas	5,678
Total ...	496,885
Artizans, etc.—	
Gamallas (toddy-drawers)	103,935
Washers	38,026
Salis (weavers)	37,727
Kamsalis (Viswabrahmans)	33,135
Devangis	24,213
Barbers	16,583
Agnikulakshatriyas (fishing)	10,774
Kummaras (potters)	7,533
Total ...	271,906
Trade—	
Komatis (Vaisyas)	28,507
Leisurely classes—	
Brahmans	67,070
Satanis (Sri Vaishnavaites)	2,343
Total ...	69,413

Thus it is seen that agriculturists and the labouring classes form the bulk of the population of the district. The agriculturists are 36 per cent of the total population and the field labourers are 34 per cent; artizans, trading classes, etc., are the remaining 30 per cent. All the above castes are found in Ramachandrapur taluk also; but in this taluk there are also Reddis, who are not found in other parts of the district except in a few scattered villages; they are also agriculturists; and there are some rich men of that community in this taluk. Also, Kammas are in larger numbers in Ramachandrapur taluk than in other parts of the district and there are also some rich men of that community in this taluk. They are all agriculturists and are considered to be more industrious and more thrifty than Kapus who form an important agricultural community.

Languages.—The prevailing language of the district and of Ramachandrapur taluk and of Alamuru area is Telugu. Generally all Hindus and Christians speak Telugu and all Muhammadans speak Hindustani.

Education.—The education of females in the district is very poor when compared to that of males. Those who are literate in English in both sexes are few in number. The following table gives the figures of literate persons according to the census of 1921 in East Godavari district and in Ramachandrapur taluk. It shows that the percentages of literate persons in Ramachandrapur taluk both in the Vernacular and in English and of both sexes are lower than those of the East Godavari district (plains).

	Literate in Telugu.					
	Males.	Per cent.	Females.	Per cent.	Total.	Per cent.
East Godavari district	91,415	12·8	19,580	2·6	11,995	7·6
Ramachandrapur taluk	14,975	11·8	2,908	2·3	17,885	7·0

—	Literate in English.					
	Males.	Per cent.	Females.	Per cent.	Total.	Per cent.
East Godavari district . ..	14,885	2·0	1,046	0·14	15,931	1·1
Ramachandrapur taluk	1,322	1 0	38	0 03	1,360	0·5

Chapter II.

Rainfall and temperature: means of communication and transport.

Rainfall.—The average annual rainfall for the district and Alamuru and Ramachandrapur during a period of about 18 years is as follows:—

—	January to March.	April to May.	June to September.	October to December.	Total.
Alamuru	0 67	2 49	23·82	12 03	3 0·01
Ramachandrapur	0·69	2 42	24·71	14·06	41·88
District average ..	0 76	2·52	21·95	12·03	40·26

It is seen that the rainfall is heavy in East Godavari district, in Ramachandrapur taluk, and in Alamuru area during the period from June to September which is the period of the south-west monsoon and the next heavy rainfall season in East Godavari district, in Ramachandrapur taluk and in Alamuru area is that from October to December which is the period of the north-east monsoon. January to March is dry weather months and April and May are hot weather months.

The delta has never felt the want of water very seriously; but in uplands and hill tracts the crops depend largely on rainfall and are therefore precarious.

Temperature.—The weather of the district is generally hot from April to June and is generally cool in December and January. The temperatures as noted at Cocanada are—

—	Average maximum.	Average minimum.	Mean.
January . ..	81·0	65 3	73·2
February	85·8	69·6	77·7
March	91·7	73·5	82·6
April	95·3	78 3	86·9
May	100·7	82·8	91·8
June	95·2	81·0	88 1
July	91·7	79·3	85·5
August	89·7	78·5	84·1
September	89·2	78·1	83·7
October	87·9	75 8	81·9
November	83·5	70 5	77·0
December	80·7	65·7	73·2
Average for whole year . ..	89·4	74·9	82·1

The highest average maximum temperature is 100·7 in the month of May and the highest average minimum temperature is 82·8 in the same month. The lowest average maximum temperature is 80·7 in December and the

lowest average minimum temperature is 65·3 in January. The highest mean temperature is 91·8 in May and the lowest mean temperature is 73·2 in December and January.

Roads, canals, and rivers.—There are good many metalled roads in the district. The Great Northern Trunk Road runs in the upland portion of the district through Rajahmundry, Peddapur, Pithapur and Tuni taluks. There is a big road called Kattipudi-Chinchinada Road; it runs from the Great Northern Trunk Road and passes through Peddapur, Cocanada, Ramachandrapur, Amalapur and Razole taluks but there are no bridges over the three branches of the Godavari, viz., Gowtami, Vainateyam and Vasishta; but small crafts ply on them to take passengers. The metalled roads in the delta are not generally good as they are laid out on a rich alluvial soil submerged by canal water for many months in the year; also, floods occasionally submerge the roads partly and do some damage. A double bullock-cart generally goes at the rate of two miles an hour on a metalled road and 1½ miles an hour on an earthen road. There are ballacuts on the canals and pinnaces or other small crafts to cross the rivers. All the canals are navigable and passengers go by boats called 'Radhari' boats which are also used for cargo. They are towed and drawn by rope by a regular staff of coolies paid by monthly wages and posted at stages of 10 or 12 miles. The average speed of a 'Radhari' boat is two to three miles down the canal and 1½ to 2 miles up the canal.

A number of motor buses are now plying for hire; they carry only passengers; there are no motor lorries for the transport of cargo. Cargo is generally taken on roads by double bullock handies. The buses ply between Cocanada and Kotipalli; between Cocanada and Yanam, between Cocanada and Pithapuram and Tuni; between Cocanada and Samalkot, between Samalkot and Yeleswaram; between Samalkot and Rajahmundry; between Samalkot and Prattipadu; between Rajahmundry and Gokavaram; between Rajahmundry and Yeleswaram; between Rajahmundry and Kotipalli; between Alamuru and Dwarapudi; between Alamuru and Rajahmundry; between Ramachandrapur and Dwarapudi; between Ramachandrapur and Samalkot; between Ramachandrapur and Cocanada; between Mukteswaram and Amalapur; between Amalapur and Bodasakurru; between Pasarlapudi and Razole; between Amalapur and Kottapeta; and between Amalapur and Bendamurlanka. The rate is between six pies and one anna per mile per head.

The railway, i.e., the north-east line of the Madras and Southern Mahratta Railway enters the district from the south at Rajahmundry passing over one of the biggest bridges in the Presidency across the Godavari and skirting the north-western edge of the delta and almost dividing the delta from uplands up to Samalkot and it runs from Samalkot parallel with the coast till it passes out of the district at Tuni where it goes on another small bridge constructed on a hill stream called Thandava river. The railway was opened from Rajahmundry to Waltair in 1893 and the Samalkot-Cocanada branch also in the same year. A new branch line from Cocanada to Kotipalli for about 28 miles is laid and was opened for traffic on 1st November 1929; it passes through some of the rich delta villages of Cocanada and Ramachandrapur taluks.

Chapter III.

People : Cattle.

Houses.—In the delta villages, the houses are very much congested and crowded with wet cultivation all around; therefore the gramakantam or the village site is generally damp and swampy. The lowest castes, viz., Adi-Andhras and Adi-Dravidas, and others are required to live in separate quarters. The Brahmans generally have their own distinct streets but they do not mind living side by side with sudras, especially high caste sudras such as Kapus, Kammas or Velamas. (Please see the village maps * of Alamuru, Pedapalla, and Penikeru).

* Not printed.

Food.—The ordinary food grain is rice. In past years, i.e., about 20 years ago, many of the labouring classes used to eat ragi, cholam (jonna) and cumbu (ganti) but most of them have taken up rice-eating; and at present it is only the agency people who take any kind of food other than rice. Generally all the cultivating and labouring classes take their food three times a day at about 6 a.m., 12 noon and at about 6 p.m.

Cattle.—In many villages of the district, a very strong bull called 'Ambotu' is set free to roam among the cattle and to be used exclusively for crossing purposes; in some parts of the district it is also called vittanam (seed) bull; some villagers treat 'Ambotu' with much respect; they sometimes do bhajanas with it on festival occasions. In some villages, people castrate inferior kind of bulls.

Cattle are usually fed on paddy straw and paddy husk (chittu and dugara). In some places, especially in the uplands and in the agency cholam straw is also used. In the delta, green-grass and hemp (janumu) are also partly used. From plains, chiefly from the delta, when crops are on ground and when there is no particular work for the cattle, i.e., from August to December cattle are sent from the plains or delta to the agency or uplands for grazing purposes; in July and August herds of cattle will be moving from the plains towards the agency and in December and January they will be moving from the agency towards the plains.

In the delta, fodder is not quite sufficient, the animals are crowded for want of sufficient uncultivable land and the ground is generally saturated with moisture; hence it is that cattle disease is more prevalent in some of the delta villages. The chief cattle diseases in the district and in Ramachandrapur taluk are, (i) foot and mouth disease (gallu), (ii) Anthrax (domma) and (iii) Rinderpest (Peddajadyam). Some of the Adi-Dravidas (Madigas) poison some cattle stealthily and when they die, they eat their flesh and sell their hides.

Oxen and he-buffaloes are used for ploughing, for thrashing and for carts. Cows and she-buffaloes are used for milch purposes. Generally the milch cattle are tied at nights in the backyards and the agricultural cattle are kept at nights in the fields; but there are exceptions to the above general statement.

There are important cattle fairs at Pittapur, Jaggampeta (Peddapur taluk), Draksharama (Ramachandrapur taluk) and Ambajipeta (Amalapur taluk). At Alamuru, there is a small cattle fair where about 200 to 300 cattle of all kinds are brought for sale. Sometimes the cattle are taken to the villages where they are purchased directly by the ryots without the mediation of brokers who are very common in the fairs.

Generally a pair of ploughing cattle used by ordinary ryots is worth about Rs. 100 to Rs. 120. The depreciation of a pair of bulls per year is estimated to be generally Rs. 10 as a pair is generally fit for ploughing work for 10 or 12 years.

Chapter IV.

Tenures and Cooles.

Tenures.—The three chief kinds of tenures are—

(1) Government jirayati;

(2) Zamindari jirayati; and

(3) inams.

Government jirayati.—The landowner pays a fixed rate of assessment which is unalterable for a period of 30 years; the assessment is fixed high or low as the land is or is not entitled to have irrigation under the canal in the delta or the tank in uplands. The lands are classed as wet and dry;

the wet assessment varies generally from Rs. 9 to Rs. 12 and the dry assessment varies generally from Rs. 3 to Rs. 5. If a dry land is cultivated with a wet crop and irrigated by canal water, it is charged water-tax or tirvaijasti. If a dufassal crop, e.g., sugarcane or plantains, are raised on wet lands, they are also liable to excess charge called fasaljasti.

Zamindari jirayati.—The land belongs to the zamindar, who pays peshkash to Government; he collects rental from the actual cultivating tenant who has got the right of alienation. If zamindari jirayati land takes advantage of the Godavari water, the ryot has to pay water-tax to Government.

Inams.—These are lands assigned to certain individuals on favourable quit-rent. Here also the wet land is exempt from payment of charge for water used; but a dry land is liable for water-tax if canal water is used.

There are what are called padugai lands between the flood-bank of the river and the waters of the Godavari. They are also settled lands and are used for dry cultivation especially for tobacco, chillies, horsegram and cholam. These lands are found only in the villages bordering the three branches of the Godavari, viz., Goutami, Vainateyam and Vasishta. Alamuru is a village on the left bank of Goutami; hence there are padugai lands in the Alamuru village. The assessment on these lands varies from Rs. 5 to Rs. 12 per acre.

There are also lankas in this district. They are pieces of land in the middle of the river surrounded wholly or partly by the waters of the river; they are sold in auction by Government for one, three or five years at a time; and the bidders are at liberty to cultivate for those fixed periods on paying the bid amount; they are chiefly used for the cultivation of tobacco, and lanka tobacco is considered to be one of the famous tobaccos. Ragi, chillies, horsegram, cholam creepers (gummudi) and watermelons are also grown in these lankas.

Cowles.—Cultivable land is cultivated by the owners or by tenants or partly by owners and partly by tenants. The consideration for lease of land for cultivation is generally of three kinds—

(1) A share of the yield, e.g., 'Sangoru', i.e., half of gross yield after deducting the harvesting expenses;

(2) fixed payment in grain called 'Makta' per acre or per kuncham or for the whole field, and

(3) a fixed payment in money called 'Sist' per acre or for the whole field.

'Sangoru' or any other share of the produce is prevalent in the uplands where the yield is precarious and not definite, it is not prevalent in the delta or in Ramachandrapur taluk or in Alamuru area. 'Makta' is prevalent in the delta, in Ramachandrapur taluk and in Alamuru area, generally in the case of low-lying lands. Sist is prevalent in almost all villages of the district. In the Alamuru area, sist and maktas are prevalent; sist is generally in the case of dry lands and for tasaljasti crops on wet lands, and makta is generally in the case of wet lands for paddy cultivation. 'Makta' ranges from 200 kunchams of paddy to 300 kunchams of paddy per acre of wet land. sist varies from Rs. 40 to Rs. 50 per acre of dry land; and it varies from Rs. 100 to Rs. 125 per acre in the case of wet lands for raising sugarcane or plantain topes.

There is another kind of cowle which is called 'Khandagutta cowle.' This is a kind of usufructuary mortgage. The owner of the land gives possession of the lands to the mortgagee who lends a certain amount on the land to the owner at the commencement of the transaction; the mortgagee is allowed to cultivate the land for a fixed number of years and enjoy the usufruct thereof; and at the end of that fixed period the debt is regarded to have been liquidated and the land is delivered back to the owner. It is otherwise called 'Tirumanam cowle.' It is not very prevalent in Ramachandrapur taluk or in Alamuru area. The number of such cowles in the three villages of Alamuru, Pedapalla and Penikeru, are given in the respective village reports.

Chapter V.

Agricultural Operations, Implements, Manures and Measures.

The modus operandi of the cultivation of the two important crops paddy and plantain tope in Alamuru area is given below :—

Paddy crop.—For every acre of wet paddy land, one kuncham of land or 10 cents is required as seed-bed. That extent has to be ploughed up in the first half of May. It is watered by water taken from doruvus or small tanks dug in their own lands. Seeds are sown by the hand; five or six kunchams of seed are sown in one kuncham of seed-bed land sufficient for transplanting one acre of wet paddy land. For every fortnight, the seed-bed land should be irrigated either by tank or doruvu water or by canal water if canals are opened by that time. Generally canals are closed in the last week of April and opened in the first week of June. It takes nearly one month for the plants to grow. By the middle of June the seed-beds get ready for transplantation. From the last week of June transplantation is in full swing and lasts till about the end of July. After the canals are opened all the fields in the delta have abundant supply of water

The chief paddy crops in Alamuru area are: (1) Basangi, (2) Rasangi, (3) Akkulu and (4) Peddavari. Basangi will be ready for harvest in October, Rasangi in November, Akkullu and Peddavari in December. There are also Punassakonamani, Palagunimasari, Sannakkullu, Kichilisambar. These are on a small scale; these come for harvest about the end of November.

Transplantation is by plucking one seedling and planting at one time in one place. Ten persons are required for transplanting one acre of land; this is generally done by females; three males are required for plucking the seedlings from the seed-bed required for transplanting one acre. The male persons and the female persons have to be paid 8 annas per day per head on the average either for plucking seedlings or for transplantation.

About a month after transplantation, weeding takes place; both males and females are engaged. About five persons are required for one acre; each person is paid about 4 annas on the average; the number of persons required for weeding depends partly on the kind of soil.

For harvesting both males and females are employed. About 10 persons are required for harvesting one acre of land; each person is paid about 8 annas on average. The sheaves are placed in the field itself in small heaps. They will be dried up for two days after cutting. Then they will be tied in bundles and brought to the threshing floor (kallam) where a big heap (kuppa) will be laid up. About a month or two after the heaps are laid, i.e., in January, they will be threshed; and the threshing is generally completed by the end of January. Generally four persons are required for one acre of land. The heap will be thrown out on the threshing floor and will be threshed by oxen and he-buffaloes; this is done generally during nights; and the work is generally finished by about 10 in the morning; the hay will be gathered together, then the corn will be winnowed and chaff will be removed; females hand the corn in 'chatas' to males who winnow it; this is done during daytime only. Then it will be measured by a kuncham and tied in gunny bags and sent home on bandis; if not tied in bags, it will be carried on kavidis. They are stored in granaries, 'Puries' or in 'Pataras.'

Plantation topes.—To raise a new plantain tope, the ryot has to purchase plantains from an already existing plantain tope at the rate of about Rs. 40 to Rs. 50 per 1,000 in the month of November. After the first crop paddy is harvested, these plantains are planted at the rate of 800 per acre, one by one. After one month, the field is ploughed up in intervening spaces or the earth will be taken out by means of crowbar; after 15 days the field is watered by canal water; and it has to be irrigated likewise for almost every fortnight. Before the closure of canals in March or April manure of castor cake or groundnut cake is used; again in June, the same manure is used in large quantities and as the canal is opened the tope is again irrigated as usual. By September and October the plants yield bunches. These bunches will be bargained for in the month of October; they will be cut in November. They are sold at about Rs. 50 to Rs. 80 per 100 bunches. One young plant is allowed to remain at the foot of every plantain tree which was cut away; and these young plantains are allowed to grow into a tope

for another full year; and after this year the 2nd crop will yield almost as much as the first crop. After the second plantain tope is harvested that field is not used for plantain tope again; it is used only for paddy cultivation as before. A plantain tope can again be raised on the same field after three years, i.e., after three first crop paddy harvests on that field.

Agricultural implements.—The agricultural implements that are in use in Ramachandrapur taluk and in Alamuru area are given in the following statement:—

Name of the instrument and its parts.	Cost.	Purpose for which it is used.	Period of its service.
	RS. A. P.		
1. Plough—		Ploughing the field ..	Nagali to be renewed every year, other parts to be renewed once in three or four years.
Its parts (*a*) Kadi ..	1 0 0		
(*b*) Yedikolai..	1 0 0		
(*c*) Nagali ..	1 0 0		
(*d*) Karukola with mulakalu.	0 8 0		
(*e*) Medilhoka.	1 0 0		
(*f*) Ropes ..	0 8 0		
(*g*) Making charges.	1 8 0		
	6 8 0		
2. Tholuballa—		Levelling the fields ..	To be renewed once in three years.
(*a*) Kadi ..	1 0 0		
(*b*) Yedikola .	1 0 0		
(*c*) Tholuballa.	2 0 0		
(*d*) Ropes ..	0 8 0		
(*e*) Making charges.	1 0 0		
	5 8 0		
			YRS.
3. Spade	0 8 0	Taking out earth ..	3
4. Crowbar	1 8 0	Digging holes and taking earth.	5
5. Knife	0 8 0	Cutting branches of trees and bushes.	3
6. Kodavali	0 4 0	Harvesting paddy and cutting green grass.	2
7. Axe	2 0 0	For hewing pieces of wood.	6
8. Gandhalikam	1 0 0	For cutting away the stumps of harvested redgram and for levelling the ground after sowing.	4
9. Tholika	0 3 0	For weeding seedbeds, budama, tobacco and chilly fields.	3
10. Kaththava	1 0 0	For excavating mud in a marshy ground.	3
11. Bombayikkarralu ..	0 1 0 (pair).	For taking up hay with ears of corn from the heap at the time of threshing.	1
12. Kuppatholuballa ..	1 0 0	For making paddy sheaves even in the heap.	4
13. Varikottuballa ..	1 8 0	For threshing paddy and redgram.	5
14. Chikkalu	0 2 0	For muzzling cattle to prevent them from grazing fields.	1

Name of the instrument and its parts.	Cost.			Purpose for which it is used.	Period of its service.
	Rs.	A.	P.		YEARS.
15. Chetas	0	1	0	For winnowing paddy.	1
16. Baskets	0	4	0	For carrying paddy ..	3
17. Kavidi	0	8	0	For carrying food, green grass, sheaves, paddy, etc.	2
18. Dimmisi	0	8	0	For levelling the threshing floor.	3
19. Peeta	0	8	0	For use by persons who tie sugarcane plants.	3
20. Tavvugola	0	12	0	Used for digging small pits in sugarcane fields.	4

An ordinary ryot will generally have some important implements and borrows some others from his neighbouring ryots. Each ryot pays Re. 1-4-0 or five kunchums of paddy to the local carpenter and Re. 1-4-0 or five kunchams of paddy to the local blacksmith for each plough which a ryot possesses for all the wood work and metal work for his agricultural implements in the course of one year.

Manures.—The manure generally consists of dung of all sorts, nightsoil, sweepings and rubbish from the houses. The dung of cattle is generally used. Goats from uplands sometimes come to the delta villages and to Alamuru area in summer for fodder; and these goats are used by these delta ryots for manure purposes by tying them in herds in fields. Sometimes cattle are tied in the fields during nights after harvest season so that their dung and urine may be used as manure. Jiluga plants were used to be grown in lands which were weak; but now janumu is grown in fields; it is also used as manure; cattle are allowed to graze it and to tread the plants so that the soil of the field is mixed up with the dung, urine and hemp plants together. So also 'Teegapeasara' is grown for the same purpose and cattle are allowed to graze and like hemp this also is mixed up with soil, dung and urine and the soil becomes more fertile.

Castor cakes, groundnut cakes and ammonium phosphate are also being used for paddy crops; ammonium phosphate is being used only this year; these are more commonly used for plantain and sugarcane topes.

Bone meal is not used now; chemical manures are now being introduced.

In some cases 'Pati mannu' is used as manure. It is the earth in the village 'Gramakantan'. If it is used it is sufficient as a manure for about five years. There is not much of this 'Pati mannu' in Alamuru area at present.

Pig manure was used about four or five years back for paddy, plantain and sugarcane crops; it is not being much used now in Alamuru area. Indigo plants were used to be realized about 10 years back as manure; it is also given up now.

The use of dung of cattle as fuel in the shape of dung-cakes in these parts is partly responsible for the diminution of a good kind of manure. These cakes are now largely used owing to the high price of the fuel in these parts. Also, the method of storing the manure is defective as it is exposed to rain and sun and the quantity and quality of the manure is therefore much deteriorated.

Weights and measures.—The weights and measures that are commonly used for several purposes in this district are almost the same in Ramachandrapur taluk and in Alamuru area also.

Commercial weights—

2 Pampus	.. .. ..	1 Yebulam.
2 Yebulams	.. .. ..	1 Padalam.
2 Padalams	.. .. ..	1 Viss.
2 Visses ..	.. .. ..	1 Yettedu.
4 Yettedus	.. .. ..	1 Maund.
20 Maunds	.. .. ..	1 Puttie.

Wholesale merchants sometimes deal in bags (basthas) weighing 166 lb. and 22 lb. (excluding the bag).

Measures—

5 tolas weight of rice	1 gidda.
4 giddas	1 sola.
2 solas	1 tavva.
2 tavvas	1 manika or seer (80 tolas of rice).
2 manikas	1 adda.
2 addas	1 kuncham (320 tolas of rice).
20 kunchams	1 yedumu or kavidi.
2 yedumus	1 pandumu.
2 pandumus	1 palli puttie (80 kunchams).
200 kunchams	1 malaka puttie.
3 malaka putties or 7½ palli putties	1 garee.

Malaka puttie is used in Ramachandrapur taluk and in Alamuru area.

Rice is also used by weight in towns and in some villages.

One gundu is equal to 56 lb.

Rice is sold in bags of three or four gundus.

The term 'Goni' is locally used in Alamuru area for a measure of 40 kunchams.

1 manika	2½ cents.
1 addedu	5 ,,
1 kuncham	10 ,,
10 kunchams	1 acre.
1 yedumu	2 acres.
1 pandumu	4 ,,
1 puttie	8 ,,

Measures of time—

60 vigadiyas	1 gadiya (24 minutes).
2½ gadiyas	1 ganta (hour).
3 gadiyas	1 jam.

Land measures—

The ryots calculate time from the number of gadiyas or jamus that have elapsed after 6 a.m. or 6 p.m. Also some of the popular phrases for the indication of time used by the ryots are 'Chukka Podichetappudi', i.e., the rising of the star Venus, 'Kodikuthavele', i.e., the time of the crowing of the first cock, 'Sanda jamu', i.e., three hours after nightfall.

ALAMURU VILLAGE. RAMACHANDRAPUR TALUK.

CHAPTER I.

General.

Alamuru is a village in Ramachandrapur taluk, East Godavari district. The district may be divided into four natural divisions, (1) the delta, (2) the uplands, (3) the lower agency and (4) the upper agency. The delta may again be divided into two natural divisions—the eastern delta and the central delta. The eastern delta comprises the taluks of Ramachandrapur and Cocanada. Ramachandrapur taluk is on the left bank of Goutami, one of the main branches of the Godavari river. Ramachandrapur taluk is intersected by a number of canals and irrigation channels flowing from those canals. The taluk contains rich alluvial soil with vast expanse of rice fields and plantain topes and sugarcane gardens. Alamuru is a village about a few furlongs from the Goutami. There is the Bank canal between the Goutami and village proper. This Bank canal is used both for irrigation and navigation purposes. About 50 yards below the ferry of the Bank canal at Alamuru, the Coringa canal branches off from the Bank canal and passes through Chintaluru, Sandhipudi, etc., villages to Ramachandrapur and thence to Jagannadhagiri and Manjeru and thence to the salt creek called Atreya which flows into the Bay of Bengal. The Bank canal passes through Kotipalli, Maskapalli and Tallarevu and thence to the salt creek called Atreya which connects the Bay of Bengal and the Goutami Godavari.

The village is bounded on the north by the villages of Penikeru, Kalavacherla and Modukuru, on the east by the villages of Pedapalla and Chintaluru, on the south by the villages of Tatapudi and Goutami Godavari river with two lankas attached to this village and on the west by the villages of Jonnada, Penikeru and Kalavacherla. All the villages on the boundary of this village are all delta villages irrigated by the waters of the Godavari by means of canals and irrigation channels. Goutami, an important branch of the Godavari, is about six furlongs from the village. There is some land attached to this village between the two canals—Coringa canal and Bank canal mentioned above. A portion of this plot is dry and all the rest of the village is wet. (See combined plan * of the three villages of Alamuru, Pedapalla and Penikeru.)

There are two hamlets called Kotturu and Atchutapuram; Atchutapuram is locally called Khandrika also. Kothuru is at a distance of about one mile from the centre village on the Local Fund road leading from Alamuru to Mandapeta. There are about 20 houses, of which three are Brahmans, one Christian, one Vaisya, one Karnibathulu, two Adi-Andhras and the others are Gamalas and Idigas. There is a coffee hotel, a lower secondary school and a rice mill in this hamlet. Atchutapuram is at a distance of about two furlongs from the main village connected by an earthen road. There are six Kshatriya families, one Kapu and the others are Gamalas and Idigas. There is an Adi-Andhrapalli consisting of about 20 houses lying on the border of Alamuru and Tatapudi villages. It is at a distance of about two miles from the village. There are some scattered houses belonging to Adi-Andhras and Kapus in the fields lying between the Coringa canal and the Bank canal. There are about eight houses belonging to Kapus and eight houses belonging to Adi-Andhras. There are seven houses near the Alamuru lock occupied by the lock staff. They are at a distance of about one mile from the village.

Area.—The area of the village is 2,778 acres 53 cents of which an extent of 7 acres 17 cents is eroded by the Godavari; the owner of the eroded extent has been paying taxes on it and when refunded it goes to his possession and Government cannot have a right to it.

	ACS.
Total area of the village	2,778·53
Eroded extent	7·17
Village gramakantam (village-site) of which the main village is acres 40·77	65·88
Lankas (two: 249·11; 186·41)	435·52
4 tanks (3 drinking water and 1 washers' tank)	25·30
Other porambokes	277·98

* Not printed.

				ACS.
Assessed waste				3 92
Therefore the total cultivable area ..				2,398·25
Deducting lanka cultivation it is				1,962·76
Of this extent—	Dry. ACS.	Wet. ACS.		
Government	244·76	844·92		
Inam	56·28	823·97		
	301·04	1,668·89		
Deducting 7 acres 17 cents of eroded land	293·87	1,668·89	(Total ..	ACS 1,962·76)

Out of 293 acres 87 cents registered as dry in accounts, 72 acres 41 cents is fit for wet cultivation and is being cultivated as such. So the total wet cultivation in the village is 1,741 acres 30 cents.

The total cultivable area is 87 per cent of the total area.

The total wet cultivation area is 73 per cent of the total cultivable area and is 63 per cent of the total area.

	Males	Females.	Total.
The population of the village—			
According to the census of 1911	1,821	1,820	3,641
According to the census of 1921	1,742	1,749	3,491
According to the census now prepared for the present investigation	1,902	2,009	3,911

The increase in population is due to the opening of the offices of the Deputy Inspector of Schools, to the growth of the hamlet, Kotturu, which is regarded to be the centre for a number of neighbouring villages; to the starting of a number of co-operative institutions, co-operative credit societies, land mortgage bank, co-operative union and co-operative federation. A number of Settibalijas have also come and settled down here for cultivation and coolie work; a number of Kapus and Malas have settled down recently with the idea of taking up cultivation work.

The following are the figures of births and deaths during the past years:—

Year.	Births.			Deaths.			Number of deaths due to epidemics.
	Males.	Females.	Total.	Males.	Females.	Total.	
1906	52	46	98	60	53	113	
1907	55	50	105	47	32	79	
1908	50	48	98	50	48	98	
1909	49	38	87	45	39	84	
1910	57	40	97	44	38	82	
1911	65	42	107	44	38	82	
1912	54	57	111	38	40	78	
1913	54	58	112	32	35	67	
1914	64	68	132	60	68	128	
1915	61	62	123	62	70	132	
1916	64	62	126	62	68	130	
1917	65	66	131	66	68	134	
1918	44	41	85	95	80	175	
1919	42	45	87	94	75	169	
1920	58	37	95	40	46	86	2 cholera.
1921	31	31	62	53	29	82	
1922	53	38	91	38	43	81	
1923	72	55	127	54	27	81	
1924	58	74	132	29	38	67	2 due to smallpox.
1925	54	67	121	40	24	64	2 due to smallpox.
1926	55	56	111	55	56	111	
1927	69	62	131	29	35	64	
1928	75	68	143	52	44	96	
1929 up to 9th November 1929	63	54	117	26	21	47	

The village has not been seriously affected by any epidemic diseases except a few stray cases of cholera and smallpox. The death-rate is heavy in the year 1917 and 1918. Local enquiry shows that there were cholera and smallpox during those years though the cases of death are not properly noted in the village registers; all the deaths are entered under 'All other causes'.

The area of the village is 2,778·53 acres.	
The population of the village is 3,911.	
The density of population per square mile (according to the present census)	901
Density of population according to the census of 1921 ..	805
Density of population of Ramachandrapur taluk according to the census of 1921	881
Density of population of East Godavari district (Plains) according to the census of 1921	578
Density of population of Madras Presidency according to the census of 1921	297
Density of population of Pedapalla village according to the present census	1,414
Density of population of Penikeru village according to the present census	563

It is seen that the density of population of the village is almost equal to the density of population of Ramachandrapur taluk and is greater than that of the East Godavari district (Plains).

There are 866 families in the village. The average members in a family are—

	Males.	Females.	Total.
866 families	1,902	2,004	3,911
1 family	2·2	2·3	4·5

The families and the population are arranged below castewar—

Caste.	Number of families.	Males.	Females.	Total.
Brahmans	94	205	244	449
Komatis (Vaisyas)	20	58	56	114
Kammas	192	231	235	466
Kapus and Koppuvelamas	188	390	407	797
Kshatriyas	12	38	38	76
Settibalijas and Kalalas	131	263	264	527
Gollas	25	50	41	91
Adi-Andhras (Malas)	147	312	335	647
Adi-Dravidas (Madigas)	36	77	82	159
Viswabrahmans	23	47	56	103
Barbers	5	17	17	34
Washers	35	73	78	151
Potters	9	13	16	29
Weavers, Devangis and Jangams ..	10	17	18	35
Oilmongers	3	7	7	14
Sanies	1	..	4	4
Muhammadans*	9	24	17	41
Christians	4	6	13	19
Nakkalas and Yerukalas	14	29	24	53
Agnikulakshatriyas	17	44	50	94
Sistukaranams	1	1	5	6
Total ..	866	1,902	2,009	3,911

Of the several castes in the village, Kammas, Kapus, Kshatriyas, Settibalijas and Gollas are the chief agricultural classes; Adi-Andhras and Adi-Dravidas are the agricultural labouring classes. Viswabrahmans, barbers, washermen and potters are artisan classes. Brahmans are leisurely classes.

Komatis are the only trading class. Weavers and Devangis do weaving work. Oilmongers deal in gingelly and coconut oils; Agnikulakshatriyas and Nakkalas and Yerukalas do fishing. Muhammadans do miscellaneous work such as tailoring and music; Christians are teachers in the local schools. Sanies are musicians and dancers; the Sistukaranam is a clerk in the office of the Deputy Inspector of Schools.

They are classified below according to their profession.

	Families	Per cent.	Males	Per cent.	Females	Per cent	Total.	Per cent.
(1) Agricultural classes (Kapus, Kammas Kshatriyas, Settibalijas and Gollas).	438	51	1,030	54	1,041	52	2,071	53
(2) Field labouring classes (i e., Adi-Andhras, Adi-Dravidas) ..	183	21	389	20	417	21	806	21
(3) Artisans, i.e., Viswabrahmans, barbers, washers and potters	72	8	150	8	169	8	318	8
(4) Trading classes, i.e., Vaisyas	20	2	58	3	56	3	114	3
(5) Leisurely classes, Brahmans ..	94	11	205	11	244	12	449	11
(6) Others	59	7	70	4	82	4	152	4
	866		1,902		2,009		3,911	

It is seen that the families of agriculturist classes form 51 per cent of the total number of families and that the population of the agricultural classes is 53 per cent. The families of the agricultural labouring classes are 21 per cent and the population of the agricultural labouring classes is 21 per cent. Hence majority of the families and the majority of the population are agricultural. Though they are all classed as agricultural classes, there are some among them who take up labour in others' lands on wages in addition to the cultivation of their own lands, hence some more families and some more persons of the agricultural classes have to be included in the families and population of agricultural labouring classes. Most of the Settibalijas in this village have got lands and cultivation and a few are agricultural labouring persons. Hence they are included under agricultural classes here though they are included under agricultural labouring classes in the district classification.

The actual number of agricultural families and their population are given below castewar:—

Caste.	Agriculturists.				Non-Agriculturists.			
	Families.	Males.	Females.	Total.	Families.	Males.	Females.	Total.
Brahmans	7	25	30	55	87	180	214	394
Komatis	..	..	..	..	20	58	56	114
Kammas	77	216	205	421	25	15	30	45
Kapus and Velamas	61	181	175	356	107	209	232	441
Kshatriyas	5	18	20	38	7	20	18	38
Settibalijas and Kalalis ..	80	210	192	402	51	58	72	125
Gollas	13	30	18	48	12	20	23	43
Adi-Andhras	49	125	144	269	98	187	191	378

Caste.	Agriculturists.				Non-Agriculturists.			
	Families.	Males.	Females.	Total.	Families.	Males.	Females.	Total.
Adi-Dravidas	2	12	15	27	34	65	67	132
Viswabrahmans	..	..	..	..	23	47	58	105
Barbers	4	10	10	20	1	7	7	14
Washers	17	52	51	103	18	21	27	48
Potters	5	9	8	17	4	4	8	12
Weavers	..	..	..	..	10	17	18	35
Oilmongers	..	..	..	..	3	7	7	14
Sanies	..	..	..	..	1	..	4	4
Muhammadans	1	7	3	10	8	17	14	31
Christians	1	1	3	4	3	5	10	15
Nakkalas and Yerukalas ..	..	..	..	..	14	29	24	53
Agnikulakshatriyas	..	..	..	..	17	44	50	94
Sistikaranams	..	..	..	..	1	1	5	6
Total ..	332	896	874	1,770	544	1,006	1,135	2,141

Again the population of the village is divided agewar amongst the several communities of the village.

—	0— 10.		10—15		15—20		Above 20.		Total.	
	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.
Brahmans	64	75	18	25	18	44	105	100	205	244
Komatis	17	17	7	4	4	7	30	28	58	56
Kammas	74	70	20	10	32	40	105	115	231	235
Kapus and Velamas	136	127	43	46	39	48	172	186	390	407
Kshatriyas	10	11	2	1	5	6	21	20	38	38
Settibalijas and Kalalis	95	78	17	20	25	39	126	127	263	264
Gollas	12	5	7	6	9	9	22	21	50	41
Adi-Andhras ..	95	116	27	22	34	59	156	138	312	235
Adi-Dravidas ..	25	28	3	10	12	10	37	34	77	82
Viswabrahmans ..	15	8	1	5	5	14	26	31	47	58
Barbers	2	5	4	1	2	5	9	6	17	17
Washers	17	26	12	10	14	8	30	34	73	78
Potters	2	2	1	4	3	4	7	6	13	16
Weavers, etc. ..	2	6	3	2	3	1	9	9	17	18
Oilmongers ..	2	..	..	..	.	2	5	5	7	7
Sanies	..	..	..	..	..	1	0	3	0	4
Muhammadans ..	7	6	2	0	6	4	9	7	24	17
Christians	2	7	..	1	0	1	4	4	6	13
Nakkalas and Yerukalas	15	13	1	0	1	6	12	5	29	54
Agnikulakshatriyas.	16	17	2	7	8	6	18	20	44	30
Sistikaranams ..	..	4	..	..	..	..	1	1	1	5
Total ..	608	621	170	174	220	314	904	900	1,902	2,009

They are shown below in percentages—

	Total.	0—10.		10—15.		15—20.		Above 20.	
	Number.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.
Males	1,902	608	32	170	9	220	12	904	47
Females ..	2,009	621	31	174	9	314	15	900	45
Total ..	3,911	1,229	31	344	9	334	14	1,804	46

Males above the age of 15 years take part in cultivation and they are the actual cultivators of the soil; children below the age of 15 years assist their parents or guardians by taking food to them to the fields and by looking after cattle. For purposes of agriculture the age of 15 may be taken to be the margin for an adult.

People above 15 years are shown below:—

Males 1,124, i.e., 59 per cent of the total males.

Females 1,214, i.e., 60 per cent of the total females.

The agriculturists are—

Males 896.

Females 874.

Applying the above proportion, the agriculturists above 15 years are—

Males 59 per cent of 896, i.e., 529.

Females 60 per cent of 874, i.e., 524.

So, among the agriculturists, it is only 529 male persons who do actual cultivation; the others, i.e., 1,241 of the agricultural population depend on the earnings of these 529 persons. The actual agriculturists are 14 per cent.

The field labouring classes are noted above as Adi-Andhras and Adi-Dravidas. But the actual number of labouring families and the population are given below:—

	Families.	Males.	Females.
Kammas	25	15	30
Kapus	107	269	232
Settibalijas	131	263	264
Gollas	12	20	23
Adi-Andhras	147	312	335
Adi-Dravidas	36	77	82
Total ..	458	896	966

Applying the same proportion, the number of males and females above 15 years who got in daily labour are—

Males 59 per cent of 896, i.e., 529.

Females 60 per cent of 966, i.e., 580.

For labour, all females above 15 years also attend to field labour. Hence the total number of actual field labourers is 1,109, i.e., 28 per cent. The remaining children, i.e., 896 plus 966 minus 1,109, i.e., 753 depend on the earnings of 1,109 adults.

Rainfall.—The rainfall during the years 1925, 1926, 1927, 1928 and 1929, as noted by the office of the Deputy Tahsildar in the rain-gauge register is noted below. These figures are correct when compared to the figures of Pedapalla and Penikeru where the village officers have noted approximate figures:—

Name of the month.	1925.	1926.	1927.	1928.	1929.	Average.
January	..	0·48	..	..	..	0·10
February	0·17	..	..	..	0·32	0·10
March		1·98	0·89	..	..	0·57
April	0 14	0·27	..	1·07	0·90	0·60
May	8·02	1·05	1·99	1·18	1·80	2·81
June	4·42	1 88	7 27	2·55	7·50	4·72
July	12 77	14·62	9 38	8·82	3 26	9·77
August	9 78	7·51	6·50	3·18	4·03	6·20
September	5·26	4·31	3·98	7·34	5 83	5·34
October	10 70	8·52	1·62	14·14	8·95	8·79
November	1·28	..	7 19	..	..	2 12
December	0·22	..	..	0·08	..	0·08
Total ..	52·76	40·65	38·82	38 36	32·59	41· 0

N.B.- The total figure of rainfall for 1929 is for the period till the end o October only).

The village is almost deltaic in nature and depends almost entirely on the irrigation of the Godavari river, except an extent of 221·46 acres, i.e., 8 per cent of the total ayacut of the village. Even this 8 per cent of the area is having the advantage of canal irrigation and does not depend entirely on rainfall. There is a 'kodu' on the border of this village and Penikeru. If the rains are heavy, fields in the neighbourhood of this 'kodu' are subject to submersion. There were no remissions applied for or sanctioned for first crop either on account of want of water or on account of submersion. In 1926-27 there was remission granted to an extent of about Rs. 100 in second crop season; that is on account of want of adequate supply of water in the canal; rain cannot be expected in the months of second crop cultivation season; hence the failure of crops is not due to want of rain. Generally the crops of the village are not adversely affected by the increase or decrease in rain but almost entirely depend on the water available in the Godavari and in the canals.

Facilities for irrigation.—Godavari more particularly Coringa and Bank canals are the chief sources of irrigation of this village. The Bank canal starts from the Dowlaishwaram anicut which is at a distance of about 13 miles from the village ferry. And at this village it is split up into the Coringa canal and Bank canal. (Please see the combined plan* of the three villages of Alamuru, Pedapalla and Penikeru.) The peculiarity of the Bank canal is that there is irrigation only on the left bank of canal and not on the right bank as Goutami is flowing to right of the canal. There is irrigation on both sides of the Coringa canal.

A number of irrigation channels were dug by the Public Works Department to facilitate irrigation of the fields from both the abovementioned canals. The channels which irrigate the fields of this village are

(1) Mulastanam Panta kalva of the Bank canal.
(2) Jonnada Panta kalva of the Bank canal.
(3) Alamuru No. 1 channel of the Bank canal.
(4) Alamuru No. 2 channel of the Bank canal.
(5) Choppella side channel of the Bank canal.
(6) Alamuru side channel of the Bank canal.
(7) Thotti channel of the Bank canal.
(8) Thirupayya channel of the Bank canal.
(9) Angara side channel of the Coringa canal.
(10) Vedurumudu channel of the Coringa canal.

* Not printed.

Mulastanam Panta kalva runs on the north of the village from west to east; it enters the village from Penikeru limits at the boundaries of survey Nos. 2 and 15 and leaves the village at the boundary of survey Nos. 10 and 21. It is about half a mile in length.

Jonnada Panta kalva runs from west to east across the village; enters from Jonnada village at the boundary of survey Nos. 159 and 169 and leaves the village at survey Nos. 87 and 98 and enters the Chintaluru village limits. It is about 1¼ miles in length.

Alamuru No. 1 channel runs from west and goes north-east across the village. It enters the village at survey No. 390 and ends itself at survey Nos. 117 and 221; it does not go out of the village. Its length in the village is about 1¼ miles. It is a narrow channel when compared with the other channels.

Alamuru No. 2 channel. It is a branch of the Choppella side channel. It starts from survey No. 406 and runs northward up to survey No. 375 and runs eastwards to survey No. 332 and ends itself there; if water overflows the water goes to Vedurumudu channel. Its length in the village is about a mile.

Choppella side channel. It runs from west to east and enters the village at survey No. 421 from Jonnada village limits and runs to a length of about half a mile and becomes Alamuru No. 2 channel.

Alamuru side channel runs west to east and starts in the village only from survey No. 438 and leaves the village at survey No. 452 and enters Tatapudi village limits; its length in the village is about 6½ furlongs. It runs to the north of the Bank canal and almost parallel to it.

Thotti channel starts from Alamuru side channel at survey No. 453 and runs north-east for a distance of about five furlongs and leaves the village at survey No. 477 and enters Chintaluru village limits.

Thirupayya channel starts from Alamuru side channel at survey No. 458 and runs north for a distance and north-east for a distance and leaves the village at survey No 476 and enters Chintaluru village limits; its length in the village is about seven furlongs.

Angara side channel starts from the Coringa canal at survey No. 472 and runs north-east and leaves the village at survey No. 474 and enters Chintaluru village limits. Its length in the village is about two furlongs.

Vedurumudu channel starts from the Coringa canal at survey No. 329 and runs north for a distance, turns to the east, and after some distance, to the north and again eastwards and leaves the village at survey No. 250 and enters Chintaluru village limits. Its length in the village is about ten furlongs.

The extents irrigated by the above ten channels are—

	Jirayati	Inam.	Total.
	Acs.	Acs.	Acs.
(1) Mulastanam Panta kalva.	64·62	67·91	132·53
(2) Jonnada Panta kalva ..	250·95	294·34	545 29
(3) Alamuru No 1 channel	194·89	48·76	243 65
(4) Do. No. 2 do. .	76·60	116·73	193 33
(5) Choppella side channel ..	67·47	50·67	118·14
(6) Alamuru side channel ..	140 11	28·10	168·21
(7) Thotti channel ..	61·36	21·39	82 75
(8) Tirapayya channel ..	31·38	6·79	38·47
(9) Angara side channel ..	3·52		3·52
(10) Vedurumudu channel ..	167·27	245·56	412·83
Total ..	1,058·47	880·25	1,938·72

Of the total cultivable area 1,962·76 acres, 24·04 acres is the padugai land; except this extent, all other land, i.e., 1,938·72 acres is liable for irrigation if circumstances permit. But this extent of 24·04 acres is a strip of land between the flood bank of the Godavari and its waters. This is a peculiar kind of land not known in the interior villages of the taluk or of the district; these padugai lands are seen only in the riverside villages. They are sometimes very high in level and are settled for purposes of assessment. They are not commandable by any source of irrigation but the tobacco

and the chilly gardens raised on such lands are irrigated by pots from the waters of the Godavari or of the canals which are on either side of such lands.

There is an extent of about 435·52 acres which is called Lanka land. This land is in the inside of the river surrounded on all sides or on two or three sides by the waters of the Godavari. This kind of lands is also peculiar to the riverside villages of the taluk or of the district. They do not naturally get any waters for irrigation and they are subject to the vagaries of the river. But the tobacco and chilly crops raised on them take some water from the Godavari by pots when they are first planted.

There is no tank or well irrigation in the village. But before the opening of the channels after their closure during summer, some temporary wells called 'doruvus' are dug for irrigating the first crop seedbeds by means of picottahs; there is also one permanent well intended for that purpose. There are some private small tanks in the fields of the ryots who get them filled before the closure of canals and use that water for feeding the seedbeds after their closure and for drinking purposes by cattle and men in the hot summer days.

These irrigation channels are kept open for second crop wet cultivation by rotation. The cycle of rotation is fixed by the Collector and the Executive Engineer once in three years. When channels are so opened the ryots cultivate wet paddy, viz., dalwa and garikasannam and gingelly and transplant ragi and some other garden crops.

The extents of irrigation under all the channels during the fasli 1338 are given below. The channels are open and closed for faslis 1336, 1337 and 1338 as shown below:—

	1336.	1337.	1338.
Mulastanam Pantakalva	Open.	,,	,,
Jonnada ,, ...	,,	,,	,,
Alamuru No. 1 channel	,,	,,	,,
Alamuru No. 2 ,, ...	,,	,,	,,
Choppella side ,, ...	,,	,,	,,
Alamuru side ,, ...	Closed.	,,	Closed.
Thotti	,,	,,	,,
Thirapayya ,, ...	,,	,,	,,
Angara side ,, ...	Open.	Open.	Open.
Vedurumudi ,, ...	,,	,,	,,

Fasli 1338.

	1st crop. ACS.	2nd crop. ACS.
Plantain	57·80	40·86
Budama	58·39	..
Turmeric	6·86	0·20
Brinjals	0·06	1·18
Sugarcane	1·05	..
Dalwa	..	426·54
Anumu	2·51	2·0
Chillies	37 45	0·61
Garlic	29·99	9·44
Onions	..	17·02
Paddy	1,646·70	4·15
Ragi	..	4·90
Mohanam	..	2·77
Creepers	..	1·49
Gogulu	..	0·17
Gingelly	..	495·74
Theegapesara	..	4·03
Total ..	1,840·81	1,008·18

When canals are closed for second crop cultivation, the dalwa paddy and gingelly cultivation is practically nil, though there may be some cases of unauthorized irrigation of gingelly crop.

Drinking water.—There are four tanks in the village. Three of them are used for drinking purposes. One is near Paupuletipeta used by all castes of people including Adi-Andhras. It was excavated by the Raja of Alamuru. Another is near Brahman, Kamma and Settiga houses in the way to Penikeru. It is under the control of the panchayat. The third is near

Brahman, Kamma, and washerman's houses. It is on the way to Kalavacherla. It is also under the control of the panchayat (see the village site plan of Alamuru). These three tanks are filled by water before the closure of canals and receive water again immediately after the opening of canals ; so, in summer also there is water in the tanks. Some people go to the canal and sometimes to the Godavari for water ; the canal and the river are only about six furlongs from the village. There are wells in many of the backyards of the houses ; they are generally used for daily household purposes. There are five wells near the Police line ; the water of those wells is considered to be healthy and some persons take that water for drinking purposes. Thus there is no need for the residents to depend on rainfall for drinking purposes. Even in summer, there is no want of drinking water. The fourth tank is near the Deputy Tahsildar's office ; it is used only by washerman for washing purposes. Cattle generally drink water in the canal, in the river and sometimes in summer in the tanks also.

Drainage facilities.—The village is not much adversely affected by want of adequate drainage bodhis. But there are two spots on the whole ayacut which are somewhat affected by heavy rainfall. There is a 'kodu' in Penikeru limits. It is a collection of drainage water; for want of proper drainage channel, it stagnates at that place and submerges the neighbouring fields. If proper drainage channel is dug to take away that water leading to Nalluru drain, an extent of about 25 acres in the neighbourhood of that 'kodu' will yield better. Their present yield is about 160 to 200 kunchams. If the fields are not affected by submersion the yield may be 250 to 300 kunchams. The increase in the yield will therefore be 25 and 100 kunchams or about eight puttis or Rs. 400. Again there is what is called Jonnad Valu which passes through the village and meets the Vedurumudi channel at survey No. 299 wherefrom it goes in small bodhis. If there is heavy rainfall, these bodhis will overflow and submerge the neighbouring fields to an extent of about 50 acres and the yield will then be half putti per acre. To avoid this submersion, a drainage channel has to be dug; and it is said that the Public Works Department are proposing to excavate one in that locality. The yield will then increase by 50×1 puttis, i.e., Rs. 2,500. So, if proper drainage facilities are provided, the total yield will be enhanced by Rs. 2,900.

Transport and communication.—Double-bullock carts and the Radhari boats and other boats are the chief means of transport in this village. The nearest railway station is Dwarapudi which is at a distance of twelve miles. Motor buses ply for hire between Alamuru and Dwarapudi, and between Alamuru and Rajahmundry (see plan of East Godavari district) The Local Fund road leaving from Alamuru canal ferry to Mandapeta bridge meets the Local Fund road leaving from Dowlaishweram to Kotipalli. Buses ply for hire from Rajahmundry to Kotipalli on that road ; hence, passengers going from Alamuru to Ramachandrapur side get down at Mandapeta bridge and catch the buses on that road. The village Alamuru is situated by the side of the Local Fund Alamuru-Mandapeta road. The canal ferry is about six furlongs from the village. The paddy produce of the village generally goes to Mandapeta, Tapeswaram and Rajahmundry. There are mills at Mandapeta, Tapeswaram and Kothuru, hamlet of Alamuru. It goes to these mills by double-bullock carts. The Kothuru mill is at a distance of about a mile from the main village. Mandapeta mills are situated about six miles from the village and Tapeswaram mills are at a distance of about eight miles from this village.

Charges for a double-bullock cart to Kothuru mill is one anna per bag, to Mandapeta mill is two-and-a-half annas per bag, and to Tapeswaram mills is four annas per bag. All the produce that goes to Rajahmundry is generally sent by boats in canal during the season of the opening of the canals; when canals are closed, the traffic is diverted to the road via Mandapeta bridge, Dwarapudi bridge and Dowlaishweram. The charges for transporting the produce from Alamuru to Rajahmundry by boat are—

	Rs.	A.	P.
Bandy of eight bags from Alamuru village to Alamuru canal ferry	0	6	0
Boat from Alamuru to Dowlaishweram for eight bags ...	0	8	0
Loading and unloading charges for eight bags	0	2	0
Double-bullock cart of eight bags from Dowlaishweram lock to Rajahmundry including toll fees	1	4	0
Total ...	2	4	0

The charges for transport of the produce from Alamuru to Rajahmundry by double-bullock cart direct are—

	Rs.	A.	P.
Hire of bandy from Alamuru to Rajahmundry	3	12	0
Toll-gate fees	0	8	0
Dietary charges of the bandyman	0	4	0
Total ...	4	8	0

So it is cheaper to take the produce by boat than by cart. But there is a greater possibility of the quantity being diminished.

Also, boats ply between Alamuru and Ramachandrapur along Coringa canal and then to Manjeru and then to Cocanada. Not much produce goes to Cocanada as it is more than 30 miles from Alamuru whereas Rajahmundry is four miles by road from Dowlaishweram and thirteen miles by boat from this village to Dowlaishweram. Hence it is more costly by way of transport charges if they take produce to Cocanada. Boats also ply from Alamuru to Kotipalli on the Bank canal; no produce goes on this canal as there is not much demand from Kotipalli side. Poor passengers to Ramachandrapur side and to Kotipalli side generally go by boats on canals during all seasons except during the period of closure of canals. The canals are closed generally for five or six weeks from about the last week of April to about the first week of June. Some pinnaces or ' navas ' ply on the river to take passengers from this side of the river to the other side, viz., Kothapeta, Mandapalli, Vadapalli, Ravulapalem and Kedarlanka. In summer when canals are closed, some passengers go on the river to Kotipalli, Mukteswaram, Geddanapalli and other villages by the two sides of the river. A good number of pilgrims, say about 1,000 cross the river in the month of April to go to Vadapalli where a big festival takes place in Chaitra masam. Motor buses or lorries are not used for transport of agricultural produce. The buses which take passengers generally go up to the Alamuru canal ferry and take passengers who cross the river from the other side and who intend going to Rajahmundry, Dwarapudi, Alamuru, Mandapeta and Ramachandrapur. It may be stated that almost all the produce is taken to Rajahmundry which is the nearest public market.

Passengers who have to come by train have to get down at Dwarapudi which is a mail halting station. Buses are ready at the station and they have to go to Alamuru by those buses which generally demand eight annas per head. The road from Dwarapudi to Alamuru is a metalled one but it is now with ruts and needs repairs at some places.

Some boiled rice is exported from Kothuru mill to Cocanada and to Anakapalle side. That which has to go to Cocanada is sent by canal; that which has to go to Anakapalle side goes to Dwarapudi by double-bullock carts and then by train.

Plantain bunches go to Anakapalle side by double-bullock cart to Dwarapudi and then by train.

There is a sub-post office and there is a telegraph office. Tappals are received in Alamuru from Dwarapudi sub-post office and sent also from Alamuru to Dwarapudi sub-office. Tappals are received at about 2-30 p.m. for both mails and tappals are despatched for both mails at about 10-30 a.m. So, letters, etc., received at Dwarapudi from Madras side are delivered here on the same day but letters, etc., received at Dwarapudi from Calcutta side are delivered here the next day at about 3 p.m. So also, there is a delay of about one day in the despatch of the letters that have to go to Calcutta side. The hours of receipt and despatch of telegrams are from 12 noon to 5 p.m. The Post office is working for current duties on all days including Sundays.

Education.—The number of Telugu literate persons is 954 out of the total population of 3,911. The number of male literates is 620 and the number of female literates is 334. There are only 72 English-knowing males and one female. The number of educated persons among the different communities are given below:—

Caste.	Males.			Females.			Total.		
	Educated.	Total.	Per cent.	Educated.	Total.	Per cent.	Educated.	Total.	Per cent.
Brahmans ..	164	205	80	143	244	59	307	449	75
Komatis ..	45	58	78	25	56	45	70	114	61
Kammas ..	81	231	35	51	235	22	132	466	28
Kapus and Velamas.	150	390	38	54	407	13	204	797	26
Kshatriyas ..	20	38	53	19	38	50	39	76	51
Settibalija and Kalalis.	20	263	8	5	264	2	25	527	5
Gollas ..	9	50	18	1	41	2	10	91	11
Adi-Andhras ..	28	312	9	6	335	2	34	647	5
Adi-Dravidas ..	2	77	3	..	82	..	2	159	1
Viswabrahmans.	38	47	81	10	58	18	48	105	46
Barbers ..	6	17	35	..	17	..	6	34	18
Washermen ..	12	73	16	..	78	..	12	151	8
Potters ..	..	13	..	..	16	..	..	29	..
Weavers, etc., ..	10	17	59	3	18	17	13	35	37
Oilmongers ..	6	7	86	1	7	14	7	14	50
Sanies ..	..	..	..	4	4	100	4	4	4
Muhammadans ..	11	24	46	3	17	18	14	41	34
Christians ..	5	6	83	6	13	46	11	19	58
Nakkalas and Yerukulas.	1	29	4	..	24	..	1	55	2
Agnikula-kshatriyas.	11	44	25	..	50	..	11	94	12
Shistikaranams ..	1	1	100	3	5	60	4	6	66
(Telugu) Total ..	620	1,902	33	334	2,009	11	954	3,911	24
(English) Total ..	72	1,902	4	1	2,009	0·05	73	3,911	2

The literacy of this village is compared with the literacy in East Godavari district (Plains) and in Ramachandrapur taluk of 1921.

——	Telugu.			English.		
	Males.	Females.	Total.	Males.	Females.	Total.
	PER CENT.	PER CENT.	PER CENT.	PER CENT.	PER CENT.	PER CENT.
East Godavari district (1921).	12·8	2·6	7·6	2·0	0·14	1·1
Ramachandrapur taluk (1921).	11·8	2·3	7·0	1·0	0·03	0·5
Alamuru village.	33·0	11·0	24·0	4·0	0·05	2·0

It is seen that Telugu literacy is far above the average literacy of East Godavari (Plains) and of Ramachandrapur taluk when compared to the figures of 1921. But it must be assumed that there is comparative increase in literacy of the whole district and of Ramachandrapur taluk from 1921 to 1929. However, the Telugu literacy and the English literacy of Alamuru is higher than the average of the district and of the taluk. The chief reason

is that there are a number of Government offices, the Deputy Tahsildar's office, the Sub-Inspector of Police, the sub-post and telegraph office, two Deputy Inspectors of Schools, the Supervisor of the Public Works Department and the Conservative Overseer, the Excise Sub-Inspector, the Revenue Inspector, their several offices and families, the co-operative society, the co-operative union, the land mortgage bank, the Co-operative Federation office, the lower secondary school at Kothuru and a number of elementary schools—all these contribute to the higher percentage of Telugu and English literacy than that in the neighbouring villages.

It is also worth noting that Telugu literacy is high among Brahmans, Komatis, Kshatriyas, Viswabrahmans, Weavers, Sanis, Christians, and Shistikaranams, it is low among the remaining castes. It is therefore apparent that it is low among the agricultural classes excluding labourers. It is only 5 per cent and 1 per cent among Adi-Andhras and Adi-Dravidas who are the chief labouring classes. It is nil among washers, 2 per cent in Nakkalas and Yerukalas, and 5 per cent among Settibalijas.

	Educated.	Total.	Percent
Agricultural classes—			
Kapus	204	797	26
Kammas	132	466	28
Settibalijas..	25	527	5
Gollas	10	91	11
Kshatriyas	39	76	51
Total ..	410	1,957	24
Agricultural labouring classes—			
Adi-Andhras	34	647	5
Adi-Dravidas	2	159	1
Total ..	36	806	4
Artizan classes—			
Viswabrahmans	48	103	46
Barbers	6	34	18
Washermen	12	151	8
Potters	..	29	..
Total ..	66	317	21
Trading classes—			
Vysyas	70	114	61
Oilmongers	7	14	50
Total ..	77	128	60
Leisurely class—			
Brahmans	307	449	75
Sanies	4	4	100
Shistikaranams	4	6	66
Total ..	315	459	67
Others—			
Muhamadans	14	41	34
Christians	11	19	58
Nakkalas..	1	55	2
Agnikulakshatriyas	11	94	12
Total ..	37	209	18

It is seen that Telugu literacy is in the following order:—

	Per cent.
Leisurely classes	67
Trading classes	60
Artizan classes and Agricultural classes	21
Others	18
Labouring classes	4

		Educated.	Total.	Per cent.
Agricultural classes and agricultural labouring classes.		410	1,957	21
		36	806	4
	Total ..	446	2,763	16
Non-agricultural classes		66	317	21
		77	128	60
		315	459	67
		37	209	18
	Total ..	495	1,113	44

It is seen therefore that Telugu literacy among agricultural classes and field labouring classes is comparatively smaller than that among the non-agricultural classes.

The schools that are working at present in the village are given below with their pupil-strength and teacher staff:—

(1) *Hardinge Middle School.*—It is a school founded by the Zamindars of Panuganta Estates, Messrs. P. V. Ramaswami Garu and P. V. Subbarao Garu. It is now worked by a committee.

Classes	Strength.	Average attendance
3rd form	8	7
2nd form	22	19
1st form	29	26
5th class	36	32
4th class	24	22
Total ..	119	106

There are seven teachers including a Sanskrit and Telugu teacher, and a combined drill and drawing teacher. It is open to all classes and to both sexes. The maximum age of the boys is 17 years and the minimum age is eight years. Girls are not studying in the class. It is located at Kothuru, hamlet of Alamuru. It serves the needs of Alamuru, Pedapalla, Penikeru, Kalavacherla, Jonnada, Chintaluru, Pinapalla, Sandhipudi and Gummelieru as it is almost central to all these villages. The students are arranged castewar below:—

	Brahmans.	Sudras.	Vysyas.	Muhamma-dans.	Adi-Andhras.	Christians.
3rd form ..	7	1		..	..	..
2nd form ..	11	5	2	..	4	..
1st form ..	17	11	..	..	1	..
5th standard ..	15	11	2	..	8	..
4th ,, ..	13	5	..	2	3	..
Total ..	63	33	4	2	16	..

(2) *Board Hindu Boys' School—Alamuru*—There are classes up to 5th standard; there are 4 teachers. It is open to all classes. The maximum age is 14 and the minimum age is 5.

——	Total.	Average attend-ance.	Brahmans.	Sudras.	Vysyas.	Muhamma-dans.
1st standard ..	62	32	11	45	5	1
2nd ,, ..	4	2	2	2	..	..
3rd ,, ..	18	15	2	14	2	..
4th ,, ...	7	5	1	5	1	..
5th ,, ..	9	6	1	6	2	..
Total ..	100	60	17	72	10	1

(3) *Board Hindu Girls' School, Alamuru.*—There are classes up to 6th standard. There are four teachers and one music teacher. It is open to all classes. The maximum age is 13 years and the minimum age is five years.

	Total.	Average attendance.	Brahmans.	Sudras.	Vysyas.	Kshatriyas.	Muhammadans.
1st standard..	100	80	23	66	6	3	2
2nd ,, ..	15	11	8	7	..	..	..
3rd ,, ..	16	12	7	8	..	1	..
4th ,, ..	10	6	4	5	1	..	..
5th ,, ..	7	6	..	6	1	..	..
6th ,, ..	3	2	1	2	..	..	..
Total ..	151	117	43	94	8	4	2

(4) *Board Boys' Branch School.*—There are four classes with two teachers. It is open to all classes, but as it is very near Settibalijipeta, most of the boys are Settibalijas. The maximum age is 14 years and the minimum age is five years.

	Total.	Average attendance.
1st standard	24	18
2nd ,, ...	11	7
3rd ,, ...	8	6
4th ,, ...	4	3
	47	34

(5) *Adi-Andhra Board Day Schools.*—There are four classes with two teachers. It is open to all classes but there are only Adi-Andhras, Agnikulaskhatriyas, Muhammadans and Christians. The maximum age is 12 years and the minimum age is 5 years. It is open to both sexes.

	Total.		Average attendance.	
	Boys	Girls.	Boys.	Girls
1st standard	17	8	15	8
2nd ,, ...	9	7	8	7
3rd ,, ...	2	2	2	2
4th ,, ...	4	1	4	1
To'al ..	32	18	29	18

There are four night schools in the village.

(1) *Settibalija Night School (Akondi Suryanarayana).*—There are three teachers and four classes. It is open to all classes, but Settibalijas attend. The maximum age is 25 years and the minimum age is 9 years.

	Total.	Average attendance.
1st standard	39	30
2nd ,, ...	5	3
3rd ,, ...	1	1
4th ,, ...	3	2
	48	36

(2) *Settibalija Night School (K. Ch. Kamayya).*—There are three classes with three teachers. It is open to all classes, but Settibalijas generally attend. The maximum age is 25 years and the minimum age is 10 years.

	Total.	Average attendance.
1st standard	36	28
2nd ,, ...	2	2
3rd ,, ...	4	3
	42	33

(3) *Vikramarka Night School (D. Atchutaramayya).*—There are three classes with one teacher. It is open to all classes. Maximum age is 25 years and minimum age is 9.

	Total.	Average attendance.
1st standard	37	34
2nd ,, ...	9	8
3rd ,, ...	4	4
	50	46

(4) *Aided Adi-Andhra Night School.*—There are three classes with two teachers. It is open to Adi-Andhras only. The maximum age is 25 years and the minimum age is 10 years.

	Total.	Average attendance.
1st standard	33	26
2nd ,, ...	5	3
3rd ,, ...	2	2
	40	31

The number of boys and girls who are attending the several schools are—

	Boys.	Girls.	Total.
(1) Hardinge Model School (Alamuru and Kothuru) ...	55	...	55
(2) Board Hindu Boys' School	100	...	100
(3) Board Hindu Girls' School	...	151	151
(4) Board Boys' Branch School	47	...	47
(5) Adi-Andhra Board Day School	32	18	50
(6) Settibalija Night School I	48	...	48
(7) Settibalija Night School II	42	...	42
(8) Vikramarka Night School	50	...	50
(9) Aided Adi-Andhra Night School	40	...	40
Total ...	414	169	583

The maximum age of the school-going children may be fixed at 15 years and the minimum age at five years. Deducting the children attending Hardinge school from other villages and the children above 15 years in the night schools, the number of children between 5 and 15 years attending the schools are—

Boys	305
Girls	169
	474

The number of children in the village between 5 and 15 years are—

Boys	533
Girls	528
	1,061

The proportion of children attending schools to the number of school-going children in the village is as follows:—

	Boys.	Girls.	Total.
Children between 5 and 15 years	533	528	1,061
Children between 5 and 15 years attending school	57	32	45
	per cent.	per cent.	per cent.

It is seen that boys' education is more prevalent than girls' education.

There is a village panchayat library and a co-operative union library.

Panchayat Library.—It was opened in 1925. There are 772 books. Their cost is about Rs. 1,250. Four hundred and forty-nine books were issued during the year ending 31st March 1929. Government gave it a grant of Rs. 600. It is under the control of the Village Panchayat. Its opening hours are from 7 a.m to 10 a.m. and from 2 p.m. to 5 p.m. It also gets the following periodicals:—

Dailies.	Weeklies.	Fortnightlies.	Monthlies.
1. Hindu.	1. Ryot Patrika.	1. Khadi Patrika.	1. Gramodharana.
2. Swarajya	2. Ahimsa Patrika.		2. Rural India.
3. Andhra Patrika.	3. Congress		3. Panchayat Bulletin.
	4. Sathayagrahi.		4. Bharati.
			5. Grihalakshmi.
			6. Young Men of India.
			7. Grandhalaya Sarwaswam.
			8. Rytangam.

Annual—
1. Andhra Patrika.
2. Swarajya.
3. Hindu.
4. Samadarsani.

Co-operative Union Library.—It was opened in 1924. There are only 149 books. Number of issues is 225 during 1928-29. Government gave it a grant of Rs. 200. It is under the control of the local co-operative union. Its opening hours are from 7 a.m. to 10 a.m. and from 2 p.m. to 5 p.m. It also gets the following periodicals:—

MONTHLY.

English.	*Telugu.*
1 Agricultural Journal.	1. East Godavari Sahakaram.
2. Producer.	2. Nellore Sahakaram.
3. Co-operative Official.	3. Sahakera Sammelana Patrika.
4. Review of International Co-operation.	
5. Madras Journal of Co-operation.	
6. Bihar and Orissa Federation Gazetteer.	

QUARTERLY.

1. Bombay Journal of Co-operation.
2. Bengal Journal of Co-operation.
3. United Provinces Co-operative Journal,

Chapter II.

Agriculture—General.

Areas under each crop.—Paddy crop is the chief crop of the village. Greengram is the next important crop. If channels are open for second crop gingelly and dalwa are the important second crops. The following figures indicate the extent of cultivation of each crop grown in the village from fasli 1334 to fasli 1338:—

	1334	1335	1336	1337	1338
	Acs.	Acs	Acs.	Acs.	Acs.
Paddy	1,827·64	1,677·60	2,038·72	2,002·08	2,140 49
Cholam	60·94	101·41	100·00	Nil.	100·00
Chama	6·26	0·78	0·26	0·40	Nil.
Ragi	5·79	0·80	10·44	3·85	9·64
Bengalgram	2·80	1·60	Nil.	1·76	4·06
Horsegram	106·32	118·81	4·68	201 60	189·25
Redgram	4·10	32·23	0·12	0·10	0·62
Greengram	81·88	577·80	9·06	197 86	488·71
Blackgram	20·00	77·37	Nil.	100·00	67 09
Anumu	18·69	19·48	Nil.	Nil.	4·51
Chillies	61·53	89·84	89·51	42·29	38·06
Garlic	27·50	6·98	6·72	31 15	39·43
Turmeric	13·62	29·72	11·38	5 79	7 06
Vegetables	11·39	14 30	0·79	5 70	13·41
Onions	28·94	Nil.	23·69	19·00	20 70
Plantains	27·91	38 79	54·19	66·19	106·22
Mangoes	34·47	39·55	46·73	38 09	39·69
Cocoanuts	14·13	10·11	11·94	21·41	110 13
Bativias, limes, etc.	1 77	3 71	16·86	1·92	5·52
Gingelly	670·91	141·11	608·06	161·64	497 25
Castor	Nil	Nil.	0·41	0·01	Nil.
Sugarcane	10·63	9·35	7·95	2·48	1 05
Janumu (hemp)	40 84	109.08	2·50	132·42	135·95
Gogulu	0·16	0 31	0·19	0·21	0·36
Tobacco	102·21	81·50	100·05	151 02	176·47
Babul	2·85	2·25	0·73	1·05	1.63
Others	0 14	12·68	0 42	0·14	Nil
Wheat	..	..	..	..	0·10
Total ..	3,133 41	3,196·72	3,145·40	3.187·56	4,096·40

The cultivation in fasli 1338 is greatest because all the irrigation channels except these were opened for second crop cultivation. In fasli 1336 also, the same channels were opened for second crop cultivation. But the difference in cultivation between the two faslis is due to the large extent of cultivation of pulse crops which are raised just before the commencement of harvesting of the first crop fields by the aid of the first crop moisture on the land. In fasli 1336, the extent of pulse crop cultivations was only noted as acres 13·86 but it was in 1338 acres 750·18. This difference may partly be due to incorrect noting by the village officers who might not have done correctly as these crops are not liable for any excess charge. It may also be noted that the extent of plantain cultivation has been increasing and the extent of sugarcane cultivation is decreasing. It is also seen that gingelly crop is high when canals are open for second crop cultivation and it is low when they are closed. The extent of tobacco cultivation has been increasing owing to the lanka lands being made more fit for tobacco cultivation and owing to the increased area of the lankas. The extents of cultivation of chilly and turmeric crops are decreasing as the extent which was formerly used for chilly and turmeric cultivation is now being used for raising paddy cultivation.

The yields of the several crops during the fasli 1338 and their market values are given below:—

	Acs.	Puttis.	Rs.
Paddy—2,140-49—Of which—			
First crop paddy	1,650·85	2,475	1,23,750
Second ,, ...	425·54	..	..
Budamu	64·10	..	..
	489·64	490	22,050
Cholam	100·00	50	3,000
Ragi	9·64	3	150
Bengalgram	4·06	8 kavidis.	80
Horsegram (of which about 89 acres was grazed away: the crop in 100 acres only was harvested).	189·25	20 puttis	1,500

	Acs.		Rs.
Redgram	0·62	5 kavidis	50
Greengram (the whole except 100 acres was entirely lost) ..	488·71	21 puttis	2,100
Blackgram (only 20 acres yielded: rest completely lost).	67·09	3 putties	300
Anumu	4·51	(Grazed by cattle)	..
Chillies	38·06	380 maunds .. .. .. (20 maunds—1 putti)	1,520
Garlic	39·43	40 puttis	1,600
Turmeric	79·06	7 ,, ...	420
Vegetables	13·41	Rs. 60 per acre	800
Onions	20·70	50 putties	500
Plantains	106·22	800 plantains per acre or Rs. 500 per acre	53,000
Mangoes	39·69	Rs. 50 per acre	2,000
Coconuts	10·13	Rs. 75 ,, ... 2,000 coconuts per acre ..	750
Batavias and limes	5·52	Rs 60 per acre .. .. 1,000 batavias per acre ..	330
Gingelly	497·25		
Irrigated 495·74—60 kunchams per acre		.. ..	31,200
Unirrigated 1·51—40 ,,		,, ...	
		Total ..	2,45,100

	Acs.	Rs.
Sugarcane	1·05—10 puttis	400
Janumu (hemp) mostly used by cattle as fodder and manure	135·95—Rs. 5 per acre	670
Gogulu	0·36—not yielded anything.	
Tobacco	175·47—175 puttis	14,200
Babul	1·63—used as fuel and fodder ..	10
Wheat	0·10—raised experimentally: did not yield	..
	Total	2,60,380

The chief crops of the village are paddy, greengram, gingelly, plantains and tobacco. The average area of cultivation during the past five faslis is acres 3,351·90.

	Acs.	
The average area of paddy cultivation during past five faslis is	1,937·30	i.e., 58 per cent.
The average area of greengram cultivation during past five faslis is	260·86	i.e., 8 ,,
The average area of gingelly cultivation during past five faslis is	415·78	i.e., 12 ,,
The average area of plantain cultivation during past five faslis is	58·66	i.e., 2 ,,
The average area of tobacco cultivation during past five faslis is	122·45	i.e., 4 ,,

Paddy cultivation in fasli 1334 is 58 per cent of the total cultivation of fasli 1334.

Paddy cultivation in fasli 1335 is 52 per cent of the total cultivation of fasli 1335.

Paddy cultivation in fasli 1336 is 65 per cent of the total cultivation of fasli 1336.

Paddy cultivation in fasli 1337 is 63 per cent of the total cultivation of fasli 1337.

Paddy cultivation in fasli 1338 is 52 per cent of the total cultivation of fasli 1338.

In fasli 1338, the yield of the pulses is very low on account of the insect. If there were no insect the normal yield would be as follows:—

		Acs.		Rs.
Greengram	.. ..	488·71—163 puttis	..	.. 16,300
Blackgram	.. ..	67·09— 22 ,,	..	.. 2,200
Horsegram	.. ..	189·25— 60 ,,	..	.. 4,500
				23,000

For the cultivable extent of acres 2,398·28 the gross yield of the village is Rs. 2,60,380.

Therefore the average gross yield per acre of cultivable land is 2,60,380/2,398, i.e., 109.

The total extent of the village ayacut is acres 2,778·50. Therefore the average gross yield per acre of the ayacut is Rs. 2,60,380/2,779, i.e., Rs. 94.

The number of families in the village is 866.

Therefore the average gross yield per family is 260,380/866, i.e., Rs. 300-10-9.

The number of persons in the village is 3,911.

Therefore the average gross yield per individual is 2,60,380/866, i.e., Rs. 66-9-3.

The number of children below ten years is 1,229. Two children below ten years may be considered to be one adult for purposes of consumption. Then the number of adults may be taken to be 3,296.

Therefore the average gross yield per adult is 2,60,380/3,296, i.e., Rs. 79.

The number of pattas in the village is 616.

Therefore the average gross yield per patta is 2,60,380/616, i.e., Rs. 422-11-1.

Possibilities of reclaiming any waste lands.—There are only two survey numbers 303/7 (0·27 acre) and 304/7 (0·26 acre) which are registered as assessed wastes in village accounts and which are still unoccupied and uncultivated. It was applied for cultivation by an Adi-Andhra. If this small extent is reclaimed, the annual yield of the village will be increased by Rs. 30.

There is a lanka accretion; it is about 30 acres in extent; it was sold in auction last year for Rs. 170. This is subject to further accretion or erosion; it entirely depends on the vagaries of the river.

There are no blocks of waste lands for reclamation.

Agricultural improvements.—About three years back, Nagula tank of the village was repaired and its earth was taken by some of the neighbouring ryots and used for wet fields as manures; and the yield of such fields to an extent of about 50 acres increased from about 300 kunchams to about 400 kunchams per acre, i.e., 25 putties per year; it was so for about two years; from last year those fields are giving yield as before, i.e., about 300 kunchams per acre.

There is an increase in plantain tope cultivation. This is due to (1) the introduction of the new system of planting one by one, (2) to the rate in price of plantains and (3) to the advances given by the society to meet the extra cultivation expenses. In one acre, about 800 plantains may be planted and 100 bunches of plantains are worth about Rs. 60 to Rs. 70.

There is a breeding bull in the village. It was supplied on 4th November 1928 from Chintaldevi agricultural live-stock free of cost; nearly an amount of Rs. 70 was paid for transport charges. This amount of Rs. 70 was paid from Rural Reconstruction Fund. An amount of Rs. 25 per month is being spent for the maintenance of the bull from the Rural Reconstruction Fund. Till now 64 cows of Alamuru were given the advantage of the existence of this bull. In the beginning the bull was used freely but afterwards a fee of 4 annas or two bundles of hay per cow is being charged. There seems to be a need for more breeding bulls and he-buffaloes, as it seems to be absurd that a single bull is made to cross hundreds of cows in Alamuru and neighbouring villages.

The Veterinary and Health Department are working for the suppression of cattle diseases and epidemics in the village.

A manure depot was opened in this village on 4th January 1929 for the use of this village and neighbouring villages. The quantities sold to the villagers of this village are given below:—

Ammonia—400 bags at Rs. 6-4-0 to Rs. 7-6-0 per bag.

Super sulphate—20 bags at Rs. 4-14-0 per bag.

Ammo. phos. (20—20 grade)—60 bags at Rs. 11-12-0 per bag.

Ammo. phos. (13—48 grade) 10 bags at Rs. 12-4-0 per bag.

Potash—one bag at Rs. 17-12-0 per bag.

Calcium Cynamide—1 drum at Rs. 7-10-0 per drum.

Ryots are using four bags of ammonia and one bag of super sulphate for one acre of plantains and one bag of ammonia and one bag of super sulphate for paddy crop.

Owing to the establishment of this manure depot, the use of castor cakes and groundnut cakes is diminished. By the use of this chemical manure for fields, the yield is expected (crop not yet harvested) to be about 300 kunchams whereas its yield prior to the use of this chemical manure was about 200 kunchams per acre. The use of these chemical manures by the ryots of this village is now in its experimental stage. About Rs. 2,000 are borrowed from the local co-operative credit society for the purchase of these manures.

If proper drainage facilities are provided as already stated, there will be an increase of about 58 putties more of paddy, i.e., or about Rs. 2,900.

First crop seedbeds are generally raised about the middle of May and must be ready by about the middle of June. The canals will not be opened till the first week of June. Hence poor ryots find it difficult to irrigate their seedbeds in time. Boring wells may be constructed in order to help the growth of seedbeds. If seedbeds are raised in June, the yield of such crops will be low when compared to the crops whose seedbeds are raised in May.

Live-stock in the village.—A census of agricultural cattle, implements and live-stock of the village is taken for the present investigation; and the figures for faslis 1324, 1329, 1334 and 1339 are also given below:—

——	1324.	1329.	1334.	1339.
Bulls and bullocks	298	465	302	385
Cows	238	362	324	315
Bulls and heifers under four years	417	205	440	416
He-buffaloes	8	45	21	11
She-buffaloes	172	255	222	330
Buffaloes under four years	134	141	168	304
Sheep	23	11	90	10
Goats	92	36	44	54
Horses and ponies	1	2	9	6
Donkeys and mules	..	..	7	..
Carts	63	68	75	85
Ploughs (wooden)	141	198	143	202
,, (iron)	..	..	..	2
Sugarmills	1	..	2	..
Oil mills	3	3	6	5
Looms	0	2	3	1
Boats	..	5	1	16
Indigo-vats	..	..	1	..
Rice mills	..	..	..	3
Pleasure motor cars	..	..	..	2
Motor buses	..	..	..	6

There are only 204 ploughs. There are 602 pattadars for the village and 322 agricultural families in the village. Some of the ryots of small holdings borrow ploughs and cattle from the neighbouring ryots or relations or friends and do ploughing by giving hay to the lender. The number of he-buffaloes is decreasing and the number of she-buffaloes is increasing; generally the Kamma women rear up these she-buffaloes and have some private income of their own. There is a need for breeding he-buffaloes in the village for the use of this village and neighbouring villages.

There are no sugar mills as the sugarcane cultivation is now only 66 cents by a ryot of Penikeru who has got a mill in this village. There is an increase in the number of boats owing to the traffic on pinnaces to Dowlaishweram and Ramachandrapuram on the Bank canal and Coringa canal, the remaining ones are fishing boats. There is motor service from Alamuru to Dwarapudi and from Alamuru to Rajahmundry. The two pleasure cars are owned by a proprietor of Pedapalla who keeps them at Kothuru, hamlet of Alamuru. There are no indigo vats as the crop is not raised by the ryots.

Marketing of village produce.—The chief products for sale are paddy, gingelly, chillies, garlic, greengram, blackgram, horsegram, plantains, coconuts, mangoes and cholam.

Paddy.—Poor ryots and inamdars to whom the rent due by the ryots is paid in kind generally sell the produce on the threshing floor; ryots of moderate means bring the produce to the granaries and sell them at their houses. Generally those who borrow moneys from co-operative credit society in loans of one year or from some money-lenders sell their produce immediately after it is harvested.

There are some commission agents who are visiting the village on behalf of the purchasers. There are two big and two small rice-mills at Mandapeta at a distance of six miles, two rice-mills at Kothuru at a distance of one mile and one big and one small rice-mills at Tapeswaram at a distance of about eight miles. The factory-owners of Mandapeta and Tapeswaram purchase local stocks with the help of commission agents. There is a 'Kolagaram' man in the village. He measures and weighs all the produce in the village. The right of measurement and weighment is sold by villagers in auction every year and the highest bidder is entitled to do it. The amount he bids for is utilised by the villagers for some common village purpose; and this highest bidder and his assistant, if any (there is an assitant or jointdar

with the highest bidder at present in the village) by a fee of eight annas per puttie of paddy, etc. In the case of delivery of rent in kind to inamdars, he takes one kuncham of paddy for each puttie from the tenant-ryot.

He generally bargains on behalf of the ryots who have the stocks with the commission agent who comes on behalf of the buyers. The kolagaram man takes his fee from the purchaser and the commission agent also takes his commission from the purchaser at about eight annas per puttie of paddy. Some commission agents on behalf of merchants from Rajahmundry also purchase stocks here from the ryots; they also do not take commission from the ryots but only take from the merchant at Rajahmundry. Even if the ryots were to take the produce either to the mills at Mandapeta or at Tapeswaram or to the merchants at Rajahmundry, there also the bargains have to be settled with the aid of these commission agents who take one anna per bag or eight annas per puttie from the purchaser. The conveyance charges will be the actual difference in the prices prevailing in the village and in the Rajahmundry market.

Generally the sale amount is paid by the commission agent immediately after sale to the seller; in some cases the seller prevents the commission agent to take the produce and to pay the amount in a day or two ; when there is a great demand for the paddy, the real purchaser or the factory-owner comes to the village with the commission agent and purchases the stock himself from the ryot. The big and rich ryots keep stocks in granaries to sell them when there are favourable prices. If loans are given by the society on produce, the poor ryots also may take advantage of the more favourable prices. Generally the big ryots in this village who harvest Peddavari or Akkulu paddy in December keep the stock till the next July or August when the price may be taken on the average to be about Rs. 7 or Rs. 8 higher than the price prevailing at the time of harvest for every putti of paddy.

Peddavari paddy sold at the time of harvest.	Rs.	A.	P.
Rs. 53 per puttie	53	0	0
Add interest on Rs. 53 at As. 12 per month per cent..	3	2	0
Total ..	56	2	0

Peddavari paddy sold eight months afterwards.	Rs.	A.	P.
Rs. 60 per puttie	60	0	0
Deduct depreciation in quantity by five kunchams per puttie	1	5	0
Total ..	58	11	0

Therefore profit per putti of paddy is Rs. 2-9-0 per putti if allowed to be stored for eight months.

The local co-operative society has been giving loans on produce; and the figures relating to them are given separately.

Produce of chillies, garlic, greengram, blackgram, cholam and horsegram are generally taken to merchants at Rajahmundry, whereas they are sold through a commission agent who takes two annas per bag.

For gingelly, sometimes the oilmongers come from Karapa, Samalkota, Anaparti and other villages and purchase the produce directly from the ryots about a fortnight after it is harvested; there is also commission agent in some cases of gingelly sales also; here also the commission agent takes two annas per bag from the purchaser and the kolagaram man takes one rupee per puttie for pulses, gingelly and other articles from the purchaser.

Coconuts are sold locally as the produce is not on a large scale.

Plantains and mangoes.—These are sold when bunches of plantains and mangoes are on the trees; the real purchasers themselves come to the village and settle the bargain with the owners; even here there is a middleman who brings the buyer and seller together and takes part in settling the bargain. The middleman is paid Re. 1, Rs. 2 or Rs. 3 according to the quantities purchased or sold and according to the attitude of the original buyers. The merchants pay deposits at the rate of Rs. 25 per hundred of the value to the seller at the time of settling the bargain and when the bunches or mangoes

are ready to be removed from the trees, the amounts to be paid will be paid at the rates fixed whenever they are removed in instalments and the deposits are adjusted at the time of last removal of the plantains or mangoes.

Holdings.—There are 602 pattas in the village, of which 517 are Government jirayati and 85 are inam. They are classified below according to extents involved:—

	Holdings.					
	Below 1 acre.		Between 1 and 2 acres.		Between 2 and 5. acres.	
	Number.	Extent.	Number.	Extent.	Number.	Extent.
		ACS.		ACS.		ACS.
Jirayati	227	128·27	147	212·53	110	328·62
Inam	3	1·20	14	20 88	14	48·50
Total ..	230	129·47	161	233·41	124	377·12

	Holdings—*cont.*							
	Between 5 and 10 acres.		Between 10 and 20 acres.		Above 20 acres.		Total.	
	Number.	Extent.	Number.	Extent.	Number	Extent.	Number.	Extent.
		ACS.		ACS.		ACS.		ACS.
Jirayati ..	23	152·27	5	57·47	5	210 52	517	1,089·68
Inam .	29	202 47	14	186·69	11	420·51	85	880·25
Total ..	52	354·74	19	244·16	16	631·3	602	1,969·93

Holdings between 0 to 1 acre 230 out of 602, i.e., 38 per cent.
,, ,, 1 to 2 acres 161 ,, i.e., 27 ,,
,, ,, 2 to 5 ,, 124 ,, i.e., 21 ,,
,, ,, 5 to 10 ,, 52 ,, i.e., 8 ,,
,, ,, 10 to 20 ,, 19 ,, i.e., 3 ,,
,, above 20 ,, 16 ,, i.e., 3 ,,

The extent of 230 holdings of 0 to 1 is 129·47 out of 1969·93 i.e., 6·5 per cent.
,, 161 ,, 1 to 2 is 233 41 ,, ,, i.e., 12 ,,
,, 124 ,, 2 to 5 is 377·12 ,, ,, i.e., 19 ,,
,, 52 ,, 5 to 10 is 354·74 ,, ,, i.e., 18 ,,
,, 19 ,, 10 to 20 is 244·16 ,, ,, i.e., 12·5 ,,
,, 16 ,, above 20 is 631·03 ,, ,, i.e., 32 ,,

Holdings less than one acre are 230 out of 602, i.e., 38 per cent
Holdings less than two acres are 391 out of 602, i.e., 65 ,,
Holdings less than five acres are 515 out of 602, i.e., 85 ,,
Holdings less than ten acres are 567 out of 602, i.e., 94 ,,

Again, these holdings are divided into, (1) cultivated by the owner, (2) cultivated by tenant and (3) partly cultivated by owner and partly by tenant.

		Jirayati.		Inam.		Total.	
Holdings of 0—1 acre by	1. Self ..	161	87·23	..		161	87·23
	2. Tenant ..	65	40·67	3	1·20	68	441·87
	3. Self and tenant.	1	0·37	..		1	0·37
Holdings of 1—2 acres by	1. Self ..	85	115·80	3	4·83	88	120·63
	2. Tenant ..	54	84·63	10	14·45	64	99·08
	3. Self and tenant.	8	12·10	1	1·60	9	13·70
Holdings of 2—5 acres by	1. Self ..	59	174·89	3	10·43	62	185·32
	2. Tenant ..	42	119·33	10	33·16	52	152·49
	3. Self and tenant.	9	34·40	1	4·91	10	39·31
Holdings of 5—10 acres by	1 Self ..	11	77·32	..		11	77·32
	2. Tenant ..	8	54·52	13	92·16	21	146·68
	3. Self and tenant.	4	20·48	16	110·31	20	130·74
Holdings of 10 — 20 acres by	1. Self ..	1	12·97	..		1	12·97
	2. Tenant ..	1	10·43	8	101·95	9	112·38
	3. Self and tenant.	3	34·7	6	84·74	9	118·81
Holdings of above 20 acres.	1. Self ..	1	29·39	..		1	29·39
	2. Tenant ..	2	56·89	7	179·33	9	236·22
	3. Self and tenant.	2	124·24	4	241·18	6	365·42
Holdings of all kinds.	1. Self ..	318	497·60	6	15·26	324	512·86
	2. Tenant ..	172	366·47	51	422·25	223	788·72
	3. Self and tenant.	27	225·61	28	442·74	55	668 35
	Total ..	517	1,089·68	85	880 25	602	1,969·93

Owners of holdings 0—1 who do not cultivate their lands are 68 out of 230, i.e., 29·5 per cent.

Owners of holdings 1—2 who do not cultivate their lands are 64 out of 161, i.e., 39·5 per cent.

Owners of holdings 2—5 who do not cultivate their lands are 52 out of 124, i.e., 42 per cent.

Owners of holdings 5—10 who do not cultivate their lands are 21 out of 52, i.e., 40 per cent.

Owners of holdings 10—20 who do not cultivate their lands are 9 out of 19, i.e., 47 per cent.

Owners of holdings above 20 who do not cultivate their lands are 9 out of 16, i e., 56 per cent.

(*N.B.*—Those who cultivate a portion of the holdings and lease out a portion are included as those who cultivate.)

Therefore owners of holdings of who do not cultivate their lands are 223 out of 602, i.e., 37 per cent.

It is therefore seen that the rest of the holders of the land cultivate their own lands and it is only 37 per cent of the landholders who lease out their lands for cultivation.

Out of 230 owners of 0-1, 162 cultivate 87 acres 60 cents out of 129 acres 47 cents, i.e., 68 per cent of the extent.

Out of 161 owners of 1—2, 97 cultivate 134·33 out of 233·41, i.e., 57·5 per cent.
,, 124 ,, 2—5, 72 ,, 224 63 ,, 377·12, i.e., 60 per cent.
,, 52 ,, 5—10, 31 ,, 208 6 ,, 354·74, i.e., 58·5 per cent.
,, 19 ,, 10—20, 10 ,, 131·78 ,, 344 16, i.e., 39 per cent.
Out of 16 owners of above 20, 7 cultivate 394·81 out of 531·3, i.e., 74 per cent.

Therefore out of 602 owners of all holdings 379 cultivate 1,181·21 acres out of 1929·93 acres, i.e., 60 per cent.

It is seen here that the owners of the land cultivate 60 per cent, i.e., three-fifths of the land and it is only two-fifths of the land that is leased out for cultivation.

It is also noted that most of the inam lands are leased out for cultivation; they generally belong to Brahmans, Washers, Barbers, Potters and Visva-Brahmans who are all non-agriculturists. There are 11 such holdings above 20 acres and they are generally jointly enjoyed; but there are only five jirayati holdings above 20 acres of which one belongs to the Raja of Alamuru who owns 105 acres 94 cents.

Chapter III.

Agriculture—Special.

The income and cultivation expenses of some holdings are given below:—

(1) *Holding 0·50 acre:*

The holder owns 0·50 acre of jirayati land and cultivates this land and also cowle land of 0·80 acre. Both are wet.

He raised first crop paddy in the cowle land and plantain tope in his own land.

The yield is—

	Rs.
Paddy on acre 0·80, 240 kunchams..	60
Plantains on acre 0·50, 400 bunches	240
Horsegram raised, but lost 25 kunchams	10
Total ..	310

Expenditure—

	Rs	A.	
Repairing of bunds, etc.	1	8	
Ploughing	1	0	
Plough	1	4	
Bulls (depreciation)	5	0	*
Seeds, 4 kunchams	1	4	*
Plucking seedlings, 2 persons	1	0	
Transplantation, 8 persons	4	0	
Weeding, 4 persons	1	0	
Harvesting and bundling, 8 persons	4	0	
Thrashing and conveying, 3 persons	1	8	
Plantain plants	10	0	
Planting them	2	8	
Manure for plantain tope	30	0	
Bamboos (depreciation)	10	0	
Weeding plantain tope	5	0	
	79	0	
Government tax	12	0	
Lease amount	50	0	
Total ..	141	0	

Therefore net profit is Rs. 169.

The hay was used by cattle as fodder. He did not sell paddy in the market as it was required for his consumption. He sold the plantains to Anakapalli merchant who came to the village and settled the bargain with the local commission agent who is paid commission by Anakapalli merchant.

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* Plough and bulls are joint with his brother-in-law.

His family consists of five persons of whom three are adults and two are children. He does coolie also and earns about Rs. 50 per year.

His property		His debts.		His annual income.		His annual expenditure.	
	Rs.		Rs.		Rs.		Rs.
Lands ..	600	Co-operative		Cultivation ..	310	Cultivation ..	141
House ..	100	society on		Coolie ..	50	Food and cloth-	
Movables ..	50	mortgages.	100			ing	200
Cattle ..	30	Co-operative society on surety ..	10				
Total ..	780		110		360		341

2. *Holding A*, 1·12 *acres*.—The holder cultivates this extent of land only. The land is wet and fit for wet cultivation. He raises second crop wet paddy and gets a yield of 330 kunchams of paddy. He raises greengram and blackgram after first crop and gingelly as second crop. Greengram and blackgram suffered badly.

	Rs.
1st crop wet paddy, 330 kunchams	80
2nd crop gingelly, 60 ,, ...	40
	120

Expenses—

	Rs.	A.
Repairing bunds, etc.	2	0
Ploughing	1	8
Seeds, 5 kunchams	1	8
Plough borrowed then on condition of giving all the hay to the lender.		
Plucking seedlings, 3 persons at 8 annas	1	8
Transplantation, 10 ,, 8 annas	5	0
Weeding 5 ,, 4 annas	1	4
Harvesting and Bundling 10 ,, 8 annas	5	0
Thrashing and conveying 5 ,, 8 annas	2	8
Gingelly seeds, 1 kuncham	1	0
Weeding gingelly field	1	0
Harvesting gingelly field	1	0
	23	4
Government tax ..	11	0
	34	4
Net profit ..	85	12

He and his brother drive two jatkas and they get for the two jatkas Rs. 720 per year. The family consists of five members who are all adults. He borrowed Rs. 400 from co-operative credit society and Rs. 200 on pronote. The expenses for the feeding of horses and repairs to the jatkas is estimated to be Rs. 500 on the whole.

His property.		His debts.		His annual income.		His annual expenditure.			
	Rs.		Rs.		Rs.		Rs.	A.	P.
Lands ..	1,100	Co-operative		Lands ..	120	Cultivation ..	34	4	0
Horses ..	200	society ..	400	Jatkas ..	720	Food and			
Movables ..	200	Pro-note ..	200	and horses.		clothing ..	250	0	0
Cattle and						Jatkas and			
carts ..	500					horses ..	500	0	0
Total ..	2,000		600		840		784	4	0

He made a debt of Rs. 400 for the purchase of a motor-bus about two years back and in one year he sustained loss and sold away the bus, the debt remained. He took the debt of Rs. 200 on pro-notes for the purchase of two horses about a year back; he has not yet liquidated any portion of the debt.

He did not sell any paddy anywhere; he sold 40 kunchams of gingelly to the local oilmonger at the prevailing market rate. He has no moneys to be invested.

3. *Holding* 2·08 *acres.*—The holder owns 2·08 acres of jirayati wet. He cultivates wet paddy on it. He raised greengram as second crop but insects spoiled it and the crop did not yield any produce.

				Rs.
Paddy, 2·08 acres, 3 p utties				150
Expenses—			Rs	A.	P.
Repairing bunds, etc.			4	0	0
Ploughing			3	0	0
Seeds			3	0	0
Plough (depreciation) (jointly owned with another person).			1	0	0
Bulls (do.) (do.).			5	0	0
Plucking seedlings	6 persons		3	0	0
Transplantation	20 ,, ...		10	0	0
Weeding	10 ,, ...		2	8	0
Harvesting and bundling,	20 ,, ...		10	0	0
Thrashing and conveying,	8 ,, ...		4	0	0
Greengram seeds, 2 kunchams			2	0	0
			47	8	0
	Government taxes ..		23	8	0
	Net profit ..		71	0	0

His annual income		His annual expenditure		His total property.		Debt.
	Rs.		Rs.		Rs.	
Lands	150	Cultivation	71	Lands ..	1,800	
Coolie (3 adults)	300	Food and clothing ..	400	House ..	500	
2 milch cattle ..	100			Cattle ..	200	Nil.
	550		471		2,500	

He gets about Rs. 300 per year by coolie because his three sons work for wages in others' fields; he has two milch cattle which give him about Rs. 100 per year.

He did not sell any paddy in the market as he used it for his consumption. The hay was used by cattle as fodder.

He made a debt of Rs. 25 on a handloan from a merchant for cultivation expenses and liquidated it after harvest. He has no debts now. His family consists of himself, his wife, three adult sons and their wives.

4. *Holding 5·90 acres.*—The holder owns jirayati wet of 5·90 acres. In 50 cents, he raised plantain tope. He raised first crop wet paddy and in the second crop season he raised dalwa paddy on 1·60 acres and gingelly on 2 acres. So, the total gross yield is:—

	Rs
First crop paddy, 9 putties	450
Second crop paddy, 1½ putties	75
Gingelly, ½ puttie	70
Plantains, 400 bunches	240
Total ..	835

Greengram and blackgram did not yield.

Expenses—

	Rs.	A.
Repairing bunds, etc.	10	0
Ploughing (labour estimated)	8	0
Bulls (depreciation)	2	8
Seeds, 27 kunchams	9	0
Plucking seedlings 15 persons	7	8
Transplantation 50 ,, ...	25	0
Weeding 25 ,, ...	6	4
Cutting and bundling 50 ,, ...	25	0
Thrashing and conveying, 20 ,, ...	10	0
Ploughing for dalwa crop	2	0
Seeds of dalwa, 8 kunchams	2	8
Greengram and blackram seeds	4	0
Gingelly seeds	2	0
Dalwa transplantation, 15 persons	5	10
,, plucking 5 ,, ...	1	14
,, weeding 8 ,, ...	2	0
,, harvesting and thrashing, 15 persons	5	10
Gingelly weeding, 10 persons	2	8
Gingelly harvesting, 10 persons	2	8
Plantain plants, 400 bunches	10	0
Manure	30	0
Planting, 10 persons	2	8
Weeding, 20 persons	5	0
	191	6 0
Government taxes ..	67	1 0
Total ..	258	7 0

Net profit is Rs. 576-9-0.

His family consists of three male adults and one male child and four female adults. He sold three putties of first crop paddy and all the dalwa paddy on the thrashing floor only to a local merchant at Rs. 50 per puttie; he did not give commission or kolagaram. He spent the remaining six putties for family consumption. The hay was used by cattle as fodder.

His total property.	Rs.	His debts.	Rs.	His annual income.	Rs.	His annual expenditure.	Rs.	A.
Lands ..	6,000	Co-operative		Lands ..	835	Lands ..	258	7
Houses ..	300	socie'y ..	600			Food and		
Cattle ..	200	Pro-note ..	200			clothing ..	400	0
Movables ..	150							
Total ..	6,650		800				658	7

5. *Holding* 8·71 *acres.*—The holder cultivated the whole extent which is jirayati wet with wet paddy of first crop and with dalwa paddy in 1·50 acres and greengram and blackgram in the rest; the pulse crops totally failed on account of insects. The total yield is:—

		Puttles.	Rs.	A.	P.
First crop paddy	8·71	13	650	0	0
Second crop dalwa paddy	1·50	1½	67	8	0
		Total ..	717	8	0

Expenses—

	Rs.	A.	P.
Repairing bunds, etc.	16	0	0
Ploughing	12	0	0
Plough—Blacksmith Rs. 1—4-0 / Carpenter Rs. 1—4—0	1	4	0
Bulls (depreciation)	10	0	0
Seeds, 45 kunchams	15	0	0
Plucking seedlings, 26 persons	13	0	0
Tranplantation, 80 persons	48	0	0
Weeding, 40 persons	10	0	0
Cutting and bundling, 80 persons	40	0	0
Thrashing and conveying, 30 persons	15	0	0
Dalwa ploughing	2	4	0
Seeds, 8 kunchams	2	8	0
Plucking seedlings, 5 persons	1	14	0
Transplantation, 15 persons	5	10	0
Weeding, 8 persons	2	0	0
Harvesting and thrashing, 15 persons	5	10	0
Greengram and blackgram seeds	4	0	0
	127	6	0
Government taxes	93	15	0
Total ..	291	5	0

Therefore net profit is Rs 426-3-0

His family consists of two male adults, three male children, two female adults and one female child. For his family expenditure, he used six puttles of first crop paddy and sold the remaining seven puttles of first crop paddy and one and half puttles of dalwa paddy. A Tatapudi merchant purchased the paddy from him at Rs. 50 per puttie when the price at Rajahmundry was Rs. 54 to Rs. 55. He took the stock to Rajahmundry for sale. The merchant has to incur an expenditure of three rupees if he takes by boat and four rupees if he takes by bandy; generally he takes by boat in preference to bandy to Rajahmundry. He gets a profit of about Re. 1 to Rs. 2 per puttie.

The hay was used by cattle as fodder and he did not sell anything.

Total property.	Rs.	Debts borrowed.	Rs.	Annual income.	Rs.	A.	Annual expenditure.	Rs.	A.
Lands ..	9,000	Pro-note ..	200	By lands ..	717	8	Lands ..	191	5
House ..	1,000	Co-operative					Family ex-		
Cattle ..	250	society ..	700				penditure.	300	0
Movables ..	250								
Total ..	10,500		900					591	5

6. *Holding* 12·97 *acres.*—He raised the following crops:—

	Rs.
First crop cultivation.	
12·07 acres paddy, 18 puttles	900
0·90 acre chillies, 5 maunds	20
	920

Second crop cultivation.

							Rs.
8·78 acres gingelly, 2½ putties	..	..	..	..	..	..	325
0·16 acre onions, 5 maunds	..	..	..	..	..	..	5
							330
					Total	..	1,250

Expenses—						Rs.	A
Repairing bunds, etc.	..	..	..	..	..	24	0
Ploughing	..	..	..	..	..	18	0
Ploughs (two)	..	..	..	..	..	5	0
Bullocks (two pairs)	..	..	..	..	..	20	0
Seeds	60 kunchams,	5 kunchams	per acre.			20	0
Plucking seedlings	36 persons	3 ,,	,,	..		18	0
Transplantation	120 ,,	10 ,,	,,	..		60	0
Weeding	60 ,,	5 ,,	,,	..		15	0
Cutting and bundling	120 ,,	10 ,,	,,	..		60	0
Thrashing and conveying	45 ,,	4 ,,	,,	..		24	0
Chillies—							
Seeds ..	..	..	..	..	..	0	8
Ploughing	..	..	..	..	..	2	0
Planting	..	..	..	..	..	1	0
Weeding	..	..	..	..	..	2	0
(No expenditure for harvesting)							
Gingelly—							
Seeds	..	..	..	..	..	9	0
Ploughing	..	..	..	..	..	12	0
Weeding	50 persons	..	..	..	..	12	8
Harvesting, etc.,	50 ,,	..	..	..	..	12	8
Onions—							
Seeds ..	..	..	..	..	..	1	0
Transplantation	..	..	..	..	..	1	0
Ploughing	..	..	..	..	..	1	0
						318	8
Government taxes—							
First crop	..	..	..	..	..	131	15
Second crop	..	..	..	..	..	25	0
						475	7
Net profit ..	774	9					

His family consists of four male adults and four female adults. The paddy required for the family consumption is eight putties, two putties are spent for farm-servant; the remaining eight putties are sold to a commission agent of Mandapeta millowner at Rs. 50 per puttie. He did not pay commission to the commission agent or kolagaram to the measuring person. He used chillies and gingelly for his family use. He sold gingelly to a Samalkota merchant and not to a commission agent; he sold at Rs. 130 per puttie. He did not sell hay but kept it for the use of his cattle as fodder.

Total property.	Rs.	Debts.	Rs.	Annual income.	Rs.	Annual expenditure.	Rs.	A
Lands ..	13,000	Land mortgage bank.	1,000	Lands ..	1,250	Lands ..	475	7
House ..	1,000	Pro-note ..	300			Family ..	500	0
Cattle ..	400					Movables ..	80	0
Movables ..	600							
	15,000		1,300				1,055	7

He contracted the debts mostly on account of an unsuccessful litigation and he is liquidating a portion of the debt.

7. *Holding* 20·30 *acres.*—The holder raised the following crops:—

First crop—

		Rs.
Acres 20·30—wet paddy	30 puttis	1,500

Second crop—

Greengram and blackgram ..	50 kunchams ..	25
Gingelly (acres 2·50)	7½ kavidis	100
Dalwa	½ puttı	25
	Total ..	1,650

Expenses—

	Rs.	A.
Repairing bunds, etc.	40	0
Ploughing	30	0
Ploughs (three)	7	8
Bulls (three pairs)	30	0
Seeds (100 kunchams)	30	0
Plucking seedlings (60 persons)	30	0
Transplantation (200 persons)	100	0
Weeding (100 persons)	25	0
Cutting and bundling (100 persons)	100	0
Thrashing and conveying (80 persons)	40	0
Greengram and blackgram seeds	10	0
Harvesting, etc., greengram and blackgram	5	0
Gingelly seeds	3	0
Weeding	6	0
Harvesting, etc.	4	0
Dalwa seeds	1	0
Transplantation	3	0
Plucking seedlings	1	0
Weeding	1	0
Cutting, bundling, etc.	3	0
Total ..	469	8
Government taxes—		
First crop	200	3
Second crop	10	0
Total ..	679	11

Therefore net profit is Rs. 970-5-0.

His family consists of three male adults, one male child and five female adults; and they require eight puttics of paddy for consumption. He gives three puttics of paddy to the farm-servants. The remaining paddy he sold; ten puttics he sold in the thrashing floor to a merchant at Rs. 50 per puttie and not to a commission agent; he did not give kolagaram to the measuring person. He sold about nine puttics in last September at Rs. 55 per puttie. So he gained Rs. 5 per puttie by selling it eight months after harvest. He kept the greengram and blackgram for seeds and for consumption. He kept 2½ kavadis of gingelly for consumption and 5 kavadis were sold to the local merchant without a commission agent.

Total property.	Rs.	Debts.	Rs.	Annual income.	Rs.	Annual expenditure.	Rs.
Lands ..	25,000	Co-operative society by joint loan.	4,000	Land ..	1,650	Lands ..	679 14
House ..	3,000					Family ..	400 0
Cattle ..	1,000					Food and clothing.	100 0
Movables ..	2,000						
	31,000					Total ..	1,179 11

The debts were contracted about six months back for the celebration of the marriage of his daughter as he gave dowry of Rs. 3,000. He will liquidate a portion of his debt this year.

8. *Holding 29·39 acres.*—Only extent of 20·77 acres is wet; of the remaining extent 1 acre 87 cents is submerged under the river. Two acres 89 cents are waste and the remaining extent is dry and is cultivated with tobacco and budama.

The holder raised the following crops :—

ACS.			Rs.
20·77	First crop, wet paddy ..	31 puttis	1,550
1·20	Dalwa	1½ Do.	75
0·30	Onions	1 putti	15
3·00	Gingelly	10 kavidis	130
5·00	Greengram (lost entirely).	....	..
4·00	Blackgram	4 kavidis	40
5·50	Janumu	Grazed by cattle ..	..
0·60	Tobacco	5 maunds	20
1·00	Chillies	5 Do.	20
2·20	Budama	2 puttis	90
	Redgram	5 kavidies ..	50
		Total ..	1,990

Expenses—	Rs.	A.
Repairing bunds	50	0
Ploughing (27 acres)	40	0
Ploughs (four, depreciation)	10	0
Bulls (four pairs, depreciation)	40	0
Seeds—		
First crop paddy	30	0
Dalwa	2	0
Budama	2	0
Onions	1	0
Gingelly	3	0
Greengram	5	0
Blackgram	4	0
Janumu	10	0
Tobacco (seed raised by rali ryot)	..	
Chillies	1	0
Redgram	1	0
Plucking seedlings—		
Paddy	28	8
Dalwa	2	0
Onions	1	0
Tobacco	..	
Chillies	1	0
Transplantation—		
Paddy	95	0
Dalwa	6	0
Onions	1	0
Tobacco	..	
Chillies	2	0
Weeding—		
Paddy	23	12
Dalwa	1	8
Onions	1	0
Gingelly	3	12
Tobacco	Nil.	
Chillies	2	0
Budama	2	0
Harvesting and bundling—		
Paddy	95	0
Dalwa	6	0
Onions	1	8
Gingelly (including thrashing)	5	10
Blackgram	2	0
Tobacco	..	
Chillies	2	0
Budama (including thrashing)	4	0
Redgram (do.)	2	0

	Rs.	A.
Thrashing and conveying—		
Paddy	38	0
Dalwa	2	8
	528	0
Government taxes—		
First crop	312	13
Second crop	13	3
	854	2

Net profit is Rs. 1,135-14-0.

His family consists of six males and four females; about eight putties of paddy are required for consumption; four putties have to be given to farm-servants. He sold a portion of the remaining stock of paddy to the commission agent of Mandapeta millowner at Rs. 50 per acre in the thrashing floor; about eight putties he gave as security for a loan taken from the co-operative credit society, subsequently he sold this stock also at Rs. 62 per puttie in September; this is a superior kind of paddy, it is generally worth Rs. 55 per puttie on the thrashing floor; so he gained Rs. 7 per puttie, for keeping the stock for about eight months. The corresponding loss per puttie is

	Rs.	A.	P.
Interest Rs. 55 for eight months	3	5	0
Depreciation five kumams per puttie	1	8	0
Total ...	4	13	0

Therefore the net gain by keeping the stock is Rs. 2-3-0 per puttie.

He used all the hay as fodder for his cattle and did not sell any portion.

Total property.	Rs.[1]	Debts	Rs.	Annual income	Rs.	Annual expenditure.	Rs.	A.
Lands ..	30,000	Pronote ..	1,870	Lands ..	1,990	Lands ..	854	2
House ..	5,000	Land mort-gage bank.	6,000			House repairs	100	0
Cattle ..	1,000					Food ..	400	0
Movables ..	2,000					Clothing.	100	0
Total ..	38,000		7,870				1,454	2

He made debts for the purchase of lands and is gradually liquidating the debt by the excess of income over expenditure.

Industries.

There are no workshops or factories in the village but there is the small scale industry of rice-milling.

Rice mills.- There are three rice mills in the village Alamuru and its hamlet Kottur. The mill in Alamuru is owned by a Brahman inamdar. It is an oil mill for converting raw rice out of paddy. The owner has invested a capital of about Rs. 8,000 for cost, conveyance, building and fitting the machine. It is working under Huller system. Ryots and consumers bring kavadis of paddy (kavadi is equal to 20 kunchams) and get it converted by paying a charge of four annas per kavadi. The mill was started two years back. The number of persons who work in the mill are a driver on Rs. 30 per month; and one oilman and two coolies on Rs. 30 per month. So the monthly recurring expenditure is Rs. 60 per month. About Rs. 60 are spent on the average for the purchase of oil; oil is got from an oil agent at Rajahmundry on credit with a running account with payments generally made

every month. The capacity of the mill is that it can convert 100 kavadis per day. But the average number of kavadis that are brought to the mill is only 25.

The original capital was secured by the owner by borrowing a sum of Rs. 3,000 from the co-operative credit society and by borrowing the other amount on pro-notes at Re. 1 per cent per month. No portion of the amount of the loan has been repaid. He does not seem to be able even to get the interest by way of net profit. He says that proper permanent licence has not been issued to him and that therefore the mill was not working properly and continuously. He says that if he were to have a proper licence and sufficient work, he will have the following income and expenditure :—

	Rs.	Rs.	
100 kavadis		25	per day.
For 30 days		750	
Expenditure oil		375	(Half of the gross income will be spent for oil).
Monthly wages		60	
Repairs, etc.		15	
	Total ..	450	

There will be a net saving of about Rs. 300 per month or nearly Rupees 3,000 per annum deducting any expenses for contingencies.

But as matters stand he is not able to liquidate any portion of the debt.

There are two rice mills at Kottur, hamlet of Alamuru, owned by the proprietor of Panugata estate and resident of Pedapalla. Pedapalla is only about 4 furlongs from the mills. They are both located in one and the same building. No one has joint business or shares. One is for converting raw rice out of paddy and the other is for boiled rice.

Boiled rice mill.—It is propelled by husk. It was purchased in 1921. It is used for export by wholesale merchants. It cost the owner as follows, approximately :—

		Rs.
Cost and conveyance		25,000
Building and fitting up		20,000
	Total ...	45,000

Raw rice mill.- It is propelled by crude oil ; it was purchased in 1922. It is used by retail dealers, wholesale merchants and family persons. It cost the owner as follows, approximately :—

		Rs.
Cost and conveyance		28,000
Building and fitting up		12,000
	Total ...	40,000

In the year 1922, he borrowed about Rs. 20,000 for oil (raw rice) mill and in 1924 about Rs. 25,000 for husk (boiled rice) mill. He has liquidated a portion of these debts during these years. But his son is doing some trade business and the debt of the proprietor is now estimated to be Rs. 62,000.

From the very beginning, the proprietor has not been dealing in rice trade by purchasing paddy and selling rice. He simply collects charges for commission from the ryots, merchants or consumers. He charges the following rates :—

Bag of paddy for raw-rice five annas for merchants.
Bag of paddy for boiled-rice eight annas for merchants.
Bag of paddy for raw-rice four annas for family consumption.

His monthly expenditure for the two mills are—

	Rs.	Rs.
2 Drivers	70	70
1 Fireman	20	20
2 Oilmen	20	20
20 persons daily at 8 annas per day	10	300
Oil consumption per day, Rs 10 on the average ..	..	300
		710

Therefore expenditure for the year is -

	Rs.
Above charges	8,520
Husk	2,000
Clerk	200
Night watcher	120
Annual repairs	400
Interest on the capital	5,100
	16,340

The proprietor says that about 3,500 bags of paddy are milled on the average per month. Of these, 300 are for family consumption, 1,200 for raw rice and 2,000 for boiled rice. The monthly income is therefore—

			Rs
2,000 bags of paddy for boiled rice			1,000
1,200	do.	for raw rice	375
300	do.	for family use	75
		Total ..	1,450

Therefore the gross income per year is Rs. 17,400.

Therefore the net income per year is Rs. 1,060.

In some months and on some days the work in the mills is slack. Sometimes the monthly expenditure exceeds monthly income and he advances his agricultural income to meet the excess expenditure. He has no need to borrow moneys for running the machines daily. No money is spent by the proprietor for the purchase of paddy. Money is spent only for the purchase of (1) crude oil, (2) husk and (3) belts, etc.; these are purchased from out of the daily income he gets from the mills or from agriculture. He purchases crude oil from the Burma Oil Company at Rajahmundry on current credit account and makes general weekly payments. He purchases husk whenever necessary by cash payment. He purchases belts, etc., at Rajahmundry, Bezwada or Madras by cash advance payments.

The raw rice is generally sold locally to consumers and some quantity is transported to Cocanada and Rajahmundry. All the boiled rice is taken by merchants to Cocanada where it is exported to Cochin, Colombo and Burma.

There are persons in the village who are carpenters, blacksmiths, goldsmiths and potters; they do their caste professional work; there is only one weaver who has got a loom; there are also oil-mongers who have got oil mills. But there are no other small scale industries.

(1) *Oil-monger.*—The oil-monger has a mill and two bulls. He extracts oil out of two bags of gingelly. He purchased two puttis or sixteen bags of gingelly for Rs. 300 at the time of gingelly harvest. He borrowed about six months back this sum of Rs. 300 at Re. 1-4-0 from another oil-monger who is a money-lender of the village. He is re-paying the debt by instalment of Rs. 50, and he has re-paid already Rs. 150. He purchased the bulls about six months back for Rs. 100 by borrowing the amount at the same rate

of interest from the same individual. He is likely to liquidate the debt he borrowed for the purchase of gingelly during the course of the year:

Expenses—

	Rs.	A.	P.
Two bags cost	37	8	0
Cleaning charges	1	8	0
Jaggery (4 viss)	2	0	0
Feeding charges to the bulls	10	0	0
Interest on gingelly and bulls	5	0	0
	56	0	0

	Rs.	A.	P.
Income			
(72 seers) oil out of two bags of gingelly	63	0	0
Oil-cake (4 maunds)	6	0	0
	69	0	0
Coolie from ryots for converting their gingelly into oil	20	0	0
	89	0	0

So he gets a monthly income of about Rs. 33. His family consists of four members and he is the only person who works; the other three are his dependents. He has no other business. He sells the oil locally to the consumers, and in the weekly shandies. He has no dealings with any middleman.

(2) *Potter.*- The potter makes pots in the village and sells them locally and in the weekly shandies. Once a fortnight he will have a pot-kiln. He does not purchase earth; he gets it from the fields of the ryots in kavadies by himself; thus he spends nothing for the earth; he need not invest any money for the making of pots. His only expenditure for a kiln for a fortnight is:—

1 kavadi of fuel	6 annas.
600 dung cakes	9 ,,
	15 ,,

He manufactures for every kiln the following articles:—

	Rs.	A.
100 pots (very small size at 3 pies per each)	1	9
150 pots (small size at 9 pies per each)	4	11
50 pots (intermediate size at 1 anna per each)	3	2
100 pots (big size at 2 annas per each)	12	8
	21	14

Therefore the net income for a fortnight is Rs. 20-15-0. Therefore the net income for a month is Rs. 41-14-0.

Three persons work in this business in his family; there are four members in the house. He purchased land of about one acre for about Rs. 600. He has no dealings with any middleman.

(3) *Goldsmith.*—He does gold and silver work. He does not purchase gold and silver, does not make ornaments and sell them in the market. He simply prepares ornaments out of the gold or silver supplied to him by the residents and collects making charges from them. He need not invest any moneys. He purchases implements whenever necessary with the making charges he earns from the people. He earns about Rs. 15 per month by wages. His family consists of five members. He has three acres of land. Of this two acres of land was given on khandagutta cowle for twenty-four years for Rs. 100 for liquidation of prior debts contracted by his father during his lifetime. The cowle has still to run for twelve years more. On the remaining one acre he gets about Rs. 60 per annum.

(4) *Blacksmith.*—He does repairs to the ploughs of the ryots and even prepare the metallic parts of the ploughs at five kunchams or Re. 1-4-0 per each plough. He does not purchase any materials and make articles and sell them in the market. He gets about Rs. 100 per annum from the ryots. He also prepares padlocks and wooden articles. Even these articles he manufactures if any person brings the necessary materials and he collects making charges. He earns by this about Rs. 10 on the average. He gets ten puttis of paddy per year on the blacksmith service inam lands. His family consists of eight members. He is educating his eldest son and is spending about Rs. 200 for his education. He has no dealings with any middleman.

(5) *Carpenter.*—He makes and repairs the wooden part of the plough and takes five kunchams or Re. 1-4-0 per plough. He gets about Rs. 100 per year. He need not purchase any wood, the ryots bring the wood and he does work on it and collects the making charges. He does now and then carts also if the ryots supply him all materials; he charges Rs. 25 for making a cart. He also gets ten puttis of paddy on carpenter service inam lands. His family consists of three members. He has no need to invest any moneys and has no dealings with any middleman.

(6) *Weaver.*—He has got a loom in the village. He purchases half bundle of twenty counts yarn every week for Rs. 4. He purchases from a Mandapeta sowcar either in Mandapeta or Dwarapudi shandy either in cash or in credit. The difference in price per half bundle of yarn between cash purchase and credit purchase is 2 annas; if he purchases on credit he re-pays the amount the next week. At Dawarapudi a great shandy for cloths is held every Wednesday. So on Wednesday he takes the clothes to the shandy, sells them there and at the shandy or on return journey to Alamuru in Mandapeta village he meets the Mandapeta sowcar, re-pays the price for the last week's half bundle and takes again a fresh half bundle from him and returns home the same evening.

Expenses for a half bundle—

	Rs.		
Cash	4	0	0
Rice for ganji	0	2	0
Total ...	4	2	0

Income for a half bundle—

Thirty cubits or 5 dhobis of cloth at Re. 1-2-0 a dhobi ...	5	10	0

Therefore net profit per week is Rs. 1-8-0.

He also purchases clothes and sells them at a profit in Dwarapudi shandy and neighbouring villages. He gets a profit of one anna per rupee for Rs. 50 worth of cloth per week, i.e., Rs. 3-2-0 per week. He gets Rs. 200 per year on lands. He borrowed Rs. 1,000 at Mukkamala on mortgage at 12 annas per cent per month and gives loans on pro-notes and pledges at higher rates of interest. His family consists of eight members. He has no dealings with the middleman; but he is paying higher price on account of credit purchase at Mandapeta.

FINANCE.

Remittance.—

Money can be remitted by—

(*a*) Postal money-order.
(*b*) Telegraphic money-order.
(*c*) Insurance.
(*d*) Messenger.

Cheque system is recently introduced this year in this village. There is current deposit account in the local co-operative credit society. Till recently, only on the strength of letters current amounts are being received and paid by the society. There is a branch of the Ramachandrapur Co-operative Central Bank at Alamuru; it was started only recently, i.e., on 15th July. About eight lakhs of rupees have been invested in about thirty surrounding co-operative credit societies. Cheques are also issued by this central bank. Moneys of the Land Mortgage Bank, Alamuru, are invested in the Alamuru branch of the Ramachandrapur Central Bank; and some moneys of the land mortgage bank are deposited in Rajahmundry Central Bank also. The Land Mortgage Bank is taking advantage of the use of cheques in Ramachandrapur and Rajahmundry Central Banks.

The local co-operative credit society is issuing cheque books to current depositors. About fifteen or twenty cheque books are issued. After the formation of the branch central bank, the depositors of the co-operative credit society are withdrawing the amounts and are depositing in the branch central bank which is also issuing cheques.

Cheques are issued for the following amounts:—

	No.	Amount. Rs. A.
(1) Co-operative Credit Society	176	2,000 0
(2) Alamuru branch, Central Bank, Ramachandrapur	112	43,179 15
Total ..	288	45 179 15

Financing agencies.—The two chief financing agencies in this village at present are (1) co-operative credit society and (2) the co-operative land mortgage Bank, Alamuru. There are also few ryots, professional money-lenders and merchants who are financing the needy agriculturists.

Co-operative credit society

History of the co-operative credit society.—The co-operative credit society was started as an unlimited society on 9th December 1917 with 31 members Rs. 120 share capital. By the end of 1917-18, the number of members is 63, the share capital is Rs. 664 and the working capital in 1917-18 is Rs. 6,164 and the society has now in 1928-29 464 members, Rs. 8,875 share capital and Rs. 1,08,738 working capital. The present maximum individual borrowing capacity is Rs. 3,000 and the borrowing capacity of an individual was only Rs. 50 in 1917-18. The interest on the loans taken by the members is 9 per cent per annum The amount of share is Re. 1. One individual cannot have more than 200 shares. For every one share, one can take Rs. 10. For the first 100 shares, the loan amount is Rs. 1,000; for the remaining Rs. 2,000 only 50 shares for each 1,000 can be taken; so far the maximum loan amount of Rs. 3,000, 200 shares have to be taken. The entrance fee is one anna per share. The borrowing capacity of the society at the beginning was only Rs. 25,000; on 1st June 1924, it rose to Rs. 30,000, it again rose to Rs. 35,000 and then to Rs. 50,000 in the same year, and in 1925 it rose to Rs. 60,000 and then to Rs. 80,000. In 1926, it was enhanced to a lakh of rupees and it is now Rs. 1,25,000. The society is also receiving deposits—fixed, current and savings. The interest on deposits varies from 5 per cent to 6½ per cent. The interest which the society has to pay to the Ramachandrapur Co-operative Central Bank wherefrom it receives loans is 7½ per cent. The progress of the working of the society with figures taken from the annual statements are given in the following statements. The president and secretary are Brahmans and non-agriculturists; two members are Brahmans and

one of them is head karnam and non-agriculturist and the other is an agriculturist; the remaining three are Kammas and agriculturists, of whom one is the village munsif.

The following table gives the number of members in the society from 1922-23 to 1928-29:—

Year.	Number at the beginning.	Newly admitted.	Number removed during the year.					Number at the end.
			By themselves.	By death.	Left village.	By default.	Total.	
1922-23 ..	282	37	3	6	..	..	9	260
1923-24 ..	260	41	1	10	..	..	11	290
1924-25 ..	290	123	17	3	..	1	21	392
1925-26 ..	392	75	25	5	..	3	33	434
1926-27 ..	434	58	7	3	3	..	13	479
1927-28 ..	479	34	22	3	8	6	39	474
1928-29 ..	474	35	30	6	..	9	45	464

The number of families in the village is 866 of whom 322 are agriculturists and 544 are non-agriculturists. More than half of the number of families are members of the society. The number of members gradually rose from 260 in 1922-23 to 474 in 1927-28 and has a slight fall to 464 in 1928-29.

The following table gives the number of members according to the different castes:—

Year.	Brahmans.	Non-Brahmans.	Christians.	Muhammadans.	Adi-Andhras	Others.	Total.
1922-23 ..	42	212	..	1	5	..	260
1923-24 ..	48	235	..	2	5	..	290
1924-25 ..	78	302	1	6	5	..	392
1925-26 ..	79	339	1	6	9	..	434
1926-27 ..	93	368	1	5	12	..	479
1927-28 ..	90	358	1	15	10	..	474
1928-29 ..	90	347	1	16	10	..	464

It is seen that persons of all castes are being admitted as members of the society.

The following table gives the figures of cultivators and non-cultivators who are members of the society:—

Year.	Land owners who cultivate their own lands.	Persons who cultivate others' lands.	Agricultural labourers.	Land owners who do not cultivate.	Those who cultivate and do other work also.	Those who have no land and who do no cultivation.	Total.
1922-23 ..	178	40	6	3	..	33	260
1923-24 ..	170	50	8	12	10	40	290
1924-25 ..	220	80	11	14	17	50	392
1925-26 ..	223	85	14	18	22	72	434
1926-27 ..	242	74	8	25	33	97	479
1927-28 ..	249	68	7	30	70	50	474
1928-29 ..	242	69	5	33	66	47	464

It is seen that non-cultivators are 85 and 379 are cultivators; according to the classification made for the present investigation, 322 are cultivating families and 544 are non-cultivating families. So, the number of non-cultivators is comparatively small and it is observed that more than one member of an agricultural family are admitting themselves as members in order to get greater loan from the society.

The following table gives the number of loans and the amounts of loans taken by the members and classifies them according to amounts, of 'less than 50', 'between 50 and 100', 'between 100 and 250':

Year.	Loans.								Total.	
	Below Rs. 50.		Between Rs. 50 and 100.		Between Rs 100 and Rs. 250		Above Rs. 250.			
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs.		Rs.		Rs		Rs.		Rs.
1922-23	131	4,367	58	5,300	35	6,100	12	4,411	236	20,218
1923-24	135	4,366	53	4,710	32	5,655	10	3,385	230	18,116
1924-25	241	7,480	123	10,580	77	13,945	54	26,145	495	58,150
1925-26	225	7,213	131	11,214	90	15,495	65	36,720	511	69,642
1926-27	204	6,536	115	10,400	90	15,770	96	73,554	503	1,06,260
1927-28	169	5,472	93	8,285	79	13,106	70	47,680	411	74,543
1928-29	181	5,820	85	7,580	68	11,707	50	31,653	384	56,760

The number of loans in 1922-23 is 236 and the amount of loans in that year is 20,218; there was an increase in the number and in the amount of loans up to 1926-27 and from that year the number has again fallen down in the next two years. In all the years, it is found that number of loans of amounts less than 50 is greater than the number of loans of the higher amounts.

The following statements show the numbers of loans and the amounts of loans taken for different purposes during the several years 1922-23 to 1928-29:—

Year.	Productive loans for						Permanent improvements		Articles of handicrafts.		Trade.	
	Seeds, manure implements.		Purchase of cattle.		Payment of kist or sist.							
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs.		Rs.		Rs		Rs		Rs.		Rs.
1922-23 ..	60	6,248	15	986	67	5,441	..	..	..	..	4	546
1923-24 ..	39	2,387	9	272	81	6,317	2	300	..	..	6	750
1924-25 ..	60	3,380	19	1,932	97	9,122	..	..	2	80	21	1,748
1925-26 ..	30	4,414	36	2,945	72	5,126	1	1,000	3	120	31	3,330
1926-27 ..	55	4,993	38	2,426	64	5,568	..	..	6	646	76	26,275
1927-28 ..	76	7,518	25	2,000	32	3,695	2	100	2	90	46	12,538
1928-29 ..	60	6,188	26	1,727	62	4,275	2	3,080	1	90	37	11,935

Year.	Productive loans for										Total.	
	Education.		Purchase, repair or construction of hoses or cattle-sheds		Purchase or making of country carts.		Purchase of lands.		Purchase of foodstuffs or necessaries of life.			
	Number	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs.		Rs.		Rs.		Rs.		Rs.		Rs.
1922-23 ..	..	..	9	650	3	93	2	400	55	2,829	215	1,719
1923-24 ..	..	..	4	60	6	263	1	250	2	65	150	1,066
1924-25 ..	..	..	13	1,395	6	275	10	2,945	15	2,950	243	2,382
1925-26 ..	..	..	11	2,720	6	200	13	5,075	218	26,082	441	5,101
1926-27 ..	1	100	..	..	..	..	30	17,159	102	20,517	373	7,768
1927-28 ..	3	112	7	870	3	110	9	3,920	67	6,877	272	3,783
1928-29 ..	2	200	11	1,675	4	141	10	5,575	73	3,892	288	3,877

Year.	Unproductive purposes for										Total.	
	For liquidation of prior debts.		Marriages.		Other religious ceremonies.		Litigation charges.		Other purposes (unproductive).			
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs		Rs.		Rs.		Rs.		Rs		Rs.
1922-23 ..	12	2,015	9	1,010	..	..	..	..	..	..	9	1,010
1923-24 ..	30	3,993	10	785	..	..	..	..	40	2,674	50	3,459
1924-25 ..	125	26,083	17	2,305	1	280	..	..	109	6,653	127	9,238
1925-26 ..	52	17,135	15	995	..	..	3	500	..	..	18	1,495
1926-27 ..	115	26,261	12	1,375	..	..	2	280	3	460	17	2,315
1927-28 ..	116	33,776	19	2,507	2	80	..	..	2	350	23	2,937
1928-29 ..	86	16,262	..	..	1	60	..	..	1	50	10	1,720

	Grand total.	
	Number.	Amount.
		Rs.
1922-23	236	20,218
1923-24	230	18,116
1924-25	495	56,150
1925-27	511	69,642
1926-2	505	1,06,260
1927-28	411	74,543
1928-29	384	56,760

It is found that the greatest amounts of loans were taken for the liquidation of prior debts and for trade; next come the purchase of lands, purchase of foodstuffs, purchase of seed, manure and implements and payment of kist or sist. Very little is taken for education, for articles of handicrafts and for permanent improvements to lands.

The following statement gives the loans which have to be repaid within one year, between one and two years, between two and five years and between five and ten years:—

Year.	Loans to be repaid within one year.		Loans to be repaid beyond one year and between years								Grand total.	
			1 and 2.		2 and 5.		5 and 10.		Total.			
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount	Number.	Amount.
		Rs		Rs.		Rs.		Rs.		Rs		Rs.
1922-23 ..	228	19,008	6	890	2	320	..	..	8	1,210	236	20,218
1923-24 ..	215	15,571	13	1,770	2	775	..	..	15	2,545	230	18,116
1924-25 ..	433	38,400	7	2,640	55	17,110	..	..	62	19,750	495	58,150
1925-26 ..	467	44,763	16	3,874	87	23,126	5	2,965	108	29,965	575	7 ,728
1926-27 ..	415	84,115	99	14,405	47	4,466	1	15	147	18,886	562	1,03,001
1927-28 ..	368	45,538	53	8,923	87	20,111	40	35,059	180	64,093	548	1,09,631
1928-29 ..	344	66,904	61	9,187	76	14,620	31	80,698	168	44,50.	512	91,409

It shows that the number of loans for less than one year are in large number; there were no loans for more than five years from 1922-23 to 1924-25 and such loans were only five and one in 1925-26 and in 1926-27.

The society is giving loans on the security of three different kinds, (*i*) on produce, (*ii*) on mortgage of immovable property and (*iii*) on the security of the borrower and one or two securities.

The statement given below shows the number of loans and the amounts of loans taken in different securities during the several years from 1922-23 to 1928-29:—

Year.	Loans on						Total.	
	Produce or crop loans.		Mortgage of immovable property		Security of the borrower and one or two sureties.			
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount
		Rs.		Rs.		Rs.		Rs.
1922-23	..	..	4	495	232	19,723	236	20,218
1923-24	..	..	6	915	224	17,171	230	18,116
1924-25	2	440	74	19,040	419	38,670	495	58,150
1925-26	11	3,918	116	28,937	448	41,873	575	71,728
1926-27	34	13,534	174	52,557	354	36,910	562	1,03,001
1927 28	25	11,023	122	64,311	401	34,297	548	1,09,631
1928-29	30	10,258	200	45,027	282	36,124	512	91,409

It is seen that loans on produce were introduced in 1924-25 when the number of such loans was only 2 and it rose to 34 in 1926-27, had a fall to 25 in 1927-28 and rose again to 30 in 1928-29. In every year, the number of surety loans is the largest. Even persons who have no sufficient property can get loans if they can find one or two persons who can stand as surety for them and who have got sufficient property.

The following statement shows how the working capital has been changing from 1922-23 onwards:—

Year.	Number of members.	Working capital.				Loans disbursed during the year.		Debts not paid within the prescribed time.	
		Share capital.	Reserve fund.	Outstanding loans borrowed.	Total.	For one year.	During the year.	Principal.	Interest.
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1922-23 ..	260	2,909	731	20,864	24,503	19,008	1,210	5,100	326
1923-24 ..	290	3,297	1,457	24,101	28,855	15,571	2,545	8,715	802
1924-25 ..	392	6,250	1,457	49,480	57,187	38,408	19,750	3,809	487
1925-26 ..	434	8,028	2,882	73,448	84,358	44,763	29,965	7,891	1,233
1926-27 ..	479	10,743	3,315	95,802	1,09,860	63,528	42,732	5,248	622
1927-28 ..	474	11,350	6,648	1,06,678	1,24,676	43,017	31,526	7,309	1,452
1928-29 ..	464	9,875	8,522	90,341	1,08,738	56,760		19,181	2,800

The society's present borrowing capacity is Rs. 1,25,000; individual borrowing capacity is Rs. 3,000; and the total value of the property of the members is Rs. 14,57,275.

The following statement shows the receipt of the society during the years 1922-23 to 1928-29:—

——	1922-23.	1923-24.	1924-25.	1925-26.
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
1. Share capital ..	524 0 0	479 0 0	3,120 0 0	2,308 0 0
2. Deposits—				
From members—				
(a) Fixed ..	..	500 0 0	..	220 0 0
(b) Current ..	..	..	168 0 0	7,852 13 0
(c) Savings ..	..	..	2,988 12 0	4,604 8 0
Total ..	..	500 0 0	3,156 12 0	12,677 5 0
From non-members—				
(a) Fixed ..	..	..	..	..
(b) Current ..	..	..	..	..
(c) Savings ..	..	..	385 14 4	1,140 0 0
Total ..	..	..	385 14 4	1,140 0 0
Total of all deposits ..	..	500 0 0	3,542 10 4	13,817 5 0
3. Loans from Central Bank.	8,200 0 0	13,200 0 0	44,658 8 7	70,521 1 0
4. Loans repaid by borrowers.	17,197 6 6	14,998 6 1	31,504 0 0	48,056 0 0
5. Interest	2,835 8 11	2,174 6 11	4,131 12 8	5,048 10 9
6. Other items	201 2 10	196 6 11	1,262 14 9	928 5 11
7. Balance at the beginning of the year.	49 12 0	12 5 6	78 8 3	266 12 5
8. Grand total	29,007 14 3	31,560 9 5	88,199 6 7	1,40,945 3 1

—	1926-27.	1927-28.	1928-29.
	Rs. A. P.	Rs. A. P.	Rs. A. P.
Receipts-			
1. Share capital	3,047 0 0	1,589 0 0	676 0 0
2. Deposits—			
From members—			
(a) Fixed	..	4,390 0 0	10,134 6 0
(b) Current .. .	7,620 10 0	6,417 2 1	12,585 11 0
(c) Savings	9,648 2 0	28,262 6 3	16,031 10 4
From non-members—			
(a) Fixed	42,125 0 0	39,600 0 0	29,333 0 0
(b) Current	14,189 5 0	29,867 5 0	47,630 14 10
(c) Savings	147 3 0	2,924 0 0	28,196 9 6
3. Loans—			
From Central Bank -			
(a) Short-term	36,000 0 0	34,690 2 0	74,811 2 10
(b) Long-term	21,336 1 0	12,000 0 0	..
Total ..	57,336 1 0	46,690 2 0	74,811 2 10
4. Loans repaid by borrowers—			
(a) Short-term	77,987 11 0	48,783 0 0	32,681 0 0
(b) Long-term	..	19,129 8 0	35,301 0 0
Total ..	77,987 11 0	67,912 8 0	74,982 0 0
5. Interest	9,112 15 0	8,571 12 6	9,043 4 6
6. Other items	3,646 9 0	3,304 8 10	5,657 6 6
7. Balance at the beginning of the year.	621 10 0	727 5 2	2,607 0 4
8. Grand total	2,25,382 2 0	2,40,256 1 10	3,11,688 11 10

It shows that both members and non-members have been depositing amounts in the society.

The other financing institutions and their supervising bodies are noted below: —

Land mortgage bank.—This bank was registered on 19th May 1928 and started working on 29th May 1928.

The number of members	196
	Rs.
The share capital	17,140
The entrance fee	442
The number of loans disbursed	144
The amount of loans disbursed	1,71,900
The outstanding loans on 10th November 1929 (principal) ..	1,59,003

Debentures issued—
'A' series: Government loan of Rs. 50,000 at 6½ per cent.
'B' series: Public of Rs. 1,20,200 at 6½ to 7 per cent.

Each share is Rs. 10. One individual cannot take more than 20 shares. The maximum borrowing capacity of an individual member is Rs. 2,000. Its jurisdiction is Alamuru and for five miles radius around Alamuru. There are 35 villages in this area, of which five are in Razole taluk and 30 are in Ramachandrapur taluk. The properties mortgaged in the bank should be greater than twice the amount borrowed. There are 35 members of Alamuru village, 9 members of Pedapalla village and 9 members of Penikeru village. The number and amount of loans taken by Alamuru members are 21 and Rs. 30,000, those of Pedapalla village are four and Rs. 7,500, and those of Penikeru village are ten and Rs. 7,900. The president, vice-president, secretary and three other members are Brahmans and non-agriculturists and the seventh member is a Velama and retired official and non-agriculturist.

Adi-Andhra Co-operative Field Labourers' Society.—The Adi-Andhra Co-operative Field Labourers' Society was started on 26th May 1919. It is open to Adi-Andhras (Malas) and Adi-Dravidas (Madigas). The president, secretary and two members are Adi-Andhras and the remaining members are Adi-Dravidas.

Number of members	174		
	Rs.	A.	P.
Entrance fee	0	2	0
The share amount	1	0	0
The share capital	313	0	0
Reserve Fund	53	8	0
Deposits. (Fixed from members)	1,200	0	0
Outstanding loans	2,282	0	0
Loans taken during 1928-29	775	0	0

The rate of interest in the Field Labourers' Society is Re. 1-0-8 per month per cent, i.e., 12½ per cent per annum. Penal interest is Rs. 1-9-0 per month, i.e., 18¾ per cent per annum.

The rate of interest in the Field Labourers' Society is higher than that in the local co-operative credit society because, (*i*) the working capital is very small; consequently the profits would be small; hence interest has to be made high; (*ii*) the rate of interest with which they can get loans outside from private parties is generally not less than Rs. 1-9-0; hence Re. 1-0-8 is considered to be a sufficient rate of interest.

The Field Labour Society was given by Government a lanka of about 61·20 acres in Tatapudi village limits for joint cultivation for five years at Rs. 10 per acre; the society is responsible for the payment of the rental to the Government; the extent was divided among themselves in five equal shares; four go to Adi-Andhras and one to Adi-Dravidas. They raise on it tobacco, cholam, horsegram and budama crops. Though the lanka was leased out by Government in favour of the society and though it was enjoyed by some of the members of the society, the transactions of paying the lease amount or realizing the sale-proceeds of the produce are not carried by the society.

Settibalija Co-operative Credit Society.—This was started on 31st May 1924 and is open only to Settibalijis.

The number of members	52
	Rs.
Share value	1
Share capital	100
Fixed deposits	250½
Loans from the Central Bank	332
Outstanding loans —	
Number	35
	Rs.
Amount	662

It is not working properly as most of the members are admitted as members of the main local co-operative credit society and it is said that it is likely that the society will be amalgamated with the main local co-operative credit society.

Pedapalla Co-operative Credit Stores.—Though it is called Pedapalli Co-operative Credit Stores, it is located at Alamuru. It is the only non-credit organization.

The number of members	31		
	Rs.	A.	P.
Share value	5	0	0
Entrance fee	0	2	0
Share capital	425	0	0
Reserve Fund	7	0	0
Shares of the Co-operative Central Bank	100	0	0
Loan from the Co-operative Central Bank	268	0	0
The sale of stock during 1928-29	470	5	3
The stock on hand	211	0	9

The society has been storing stationery, forms and account books for the credit societies. Ghee for about Rs. 400 and garlic for about Rs. 300 was exported to Triplicane Urban Co-operative Society. The stores society purchase the articles from the ryots at a certain rate and are selling the same to the Triplicane Urban Co-operative Society at the market rate at Madras thus realizing the margin of profit. It is not at present working as the agent of the producers.

The working of the society during the first seven years is given below in the statement:—

	1922-23.	1923-24.	1924-25.	1925-26.	1926-27.	1927-28.
	NO.	NO.	NO.	NO.	NO.	NO.
Members	22	22	22	35	35	35
Share capital	145	145	145	425	425	425
Deposits	..	..	..	..	..	..
Loans from Central Bank	565	461	280	277	273	268
	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.	RS. A. P.
Value of stock on hand	307 13 10	207 8 6	78 8 3	315 11 3	116 7 11	180 0 0
Total assets	595 2 5	481 1 0	226 4 0	482 12 0	407 9 5	510 5 11
Total liabilities	718 6 0	614 6 0	433 6 0	724 6 0	706 6 0	812 5 0
Net profit and loss	— 123 3 7	— 133 5 0	— 207 1 6	— 241 10 0	— 298 12 7	— 301 15 1
Gross profit or loss by sale	+ 178 6 11	+ 43 1 2	+ 2 4 6	..	+ 24 7 2	+ 39 6 6

	1928-29.
Members	31
Share capital	425
Deposits	..
	RS A. P.
Value of cash on hand	26,811 0 9
Total assets	500 10 8
Total liabilities	714 5 0
Net profit or loss	— 213 10 4
Gross profit or loss by sale	+ 126 2 9

Alamuru branch of the Ramachandrapur Co-operative Central Bank.—Very recently, a branch of the Ramachandrapur Co-operative Central Bank was opened so that the surrounding co-operative credit societies need not run to Ramachandrapur for the supply of emergent needs.

	Rs.	A.	P.
Current deposits (1st October 1929)	37,379	7	0
Fixed deposit (1st October 1929)	26,000	0	0
Savings (1st October 1929)	150	0	0

On account of the deposit account in this branch bank, the amounts under deposits in the co-operative credit society have been reduced.

The number of share-holders of the three villages of Alamuru, Peddapalla and Penikeru are:—

	Number of persons.	Number of shares.	Amount.
			Rs.
Alamuru	10	19	950
Pedapalla	8	39	1,950
Penikeru	..	..	..

The amounts deposited as share capital and as share fund by the co-operative credit societies of Alamuru, Pedapalla and Penikeru are:—

	Share capital.	Reserve fund.		
	Rs.	Rs.	A.	P.
Alamuru Co-operative Credit Society ..	6,000	9,304	5	0
Pedapalla Co-operative Credit Society ..	2,700	3,020	8	0
Penikeru Co-operative Credit Society ..	950	867	3	0

Kothuru Building Society.—This society was started on 27th December 1919. The society has on its rolls 14 members. There are five panchayatdars of whom one is the president and another secretary; all the panchayatdars are Brahmans. The share capital is Rs. 220 and the reserve fund is Rs. 69-14-0. There are two outstanding loans to an amount of Rs. 230; the two persons who have to repay are non-agriculturist Brahmans. The borrowing capacity of the society is eight times the share capital and reserve fund. During the year 1928-29, no amounts were borrowed by the society from the Central Bank and no amount were repaid to the Central Bank. The transactions of the society are very few and require improvement.

Alamuru Co-operative Union.—This is a supervising body in the jurisdiction for five miles radius around Alamuru. There are four supervisors and one Government audit inspector. It has got at present supervision fund of Rs. 2,900. It has to supervise 36 co-operative credit societies in the area. The supervision fund is obtained by the collection of eight annas per Rs. 100 of interest earned by the society subject to the maximum of Rs. 150 for each society. There are nine directors with a president and secretary, and representatives of the societies.

District federation.—As the president of the federation is a resident of this village, the office of the federation is located in Alamuru. It is also a supervising body, it is also an educative body. It supervises the work of all the 14 co-operative unions in the district. There are 14 directors for the 14 unions, one director from the individuals who are co-opted as members and one director from the societies directly affiliated to the federation without the intervention of unions. Its present fund is only Rs. 1,100. The fund is to be got from the four co-operative central banks, in the district at ½ per cent of their working capitals but the federation is actually getting only ¼ per cent from the central banks of Ramachandrapur and Amalapur and this year Rajahmundry Central Bank also is paying its contribution. The president of the federation has got the power appointing and transferring supervisors. The federation has published 12 pamphlets and started a journal this year.

There are also professional money-lenders, ryots and merchants who have been lending moneys for the needy persons. The amount lent by the professional money-lenders is Rs. 14,322, that by ryots is Rs. 11,101 and that by merchants is Rs. 7,310. All the persons are lending on mortgages and

pro-notes. The rate of interest on mortgages generally varies from annas 12 to Re. 1-4-0 per month per cent and that on pro-notes generally varies from Re. 1-0-0 to Rs. 1-9-0 per month per cent. It is only the ryots who lend moneys on Khandagutta cowles. It is generally the Vaisyas and merchants only who give loans on pledges of movable property.

There are nearly 70 ryots who are lending out moneys but most of them give loans in tens and hundreds of rupees and not in thousands. They are mostly on pro-notes and for short periods of not more than one year and their rate of interest generally varies from Re. 1-0-0 to Rs. 1-9-0 per month; and all the capital invested by them does not exceed Rs. 10,000; only four of them have got capitals of about Rs. 1,000 each for investment on money-lending business. Of these four persons, only two are lending out moneys which are the incomes in excess of their expenditure; of the other two persons, one sold his land of about 2 acres 60 cents for about Rs. 2,600 and is investing a portion of the sale amount in giving loans to private parties after liquidating his prior debts; the other person has got some excess income with which he wanted to purchase a house; instead of purchasing a house he has been investing in this money-lending business till he can secure a house for sale.

There are ten merchants in the village who are lending out moneys on interest on pro-notes, mortgages and pledges. Of them, seven belong to one and the same family, they are brothers and cousin brothers and do separate business; all of them have got capital of about Rs. 10,000 which is invested in this business. This capital is almost their own paternal property. Of the remaining three, one is a weaver by caste; he deals in cloths on a small scale; he lends out money realized in his trade. The other two are Vaisyas. They own retail shops of sundry articles and one of them is dealing in slabs. They are giving loans from out of moneys realized in their petty trade. These three persons have got capital of about Rs. 6,000 to be invested; altogether the total capital of these merchants may be estimated at about Rs. 16,000.

There are about 19 professional money-lenders who are neither ryots nor merchants. Of them only seven give loans in large amounts and the remaining persons give loans only in hundreds and tens of rupees. Many of the professional money-lenders are Brahmans and inamdars who get lease amounts on the lands they own without incurring any agricultural expenditure; one of them has got a capital of about Rs. 10,000; there are 12 such persons in the village. Of the remaining, one is an oil-monger who has a capital of about Rs. 10,000 to be invested in this business and one is a Nayudu who has a capital of about Rs. 10,000. The total capital invested in this business by all the professional money-lenders is about Rs. 50,000. They give loans on pro-notes and on mortgages at rates of interest generally ranging from 12 annas to Re. 1-9-0. The oil-monger money-lender has reduced his money-lending business recently on account of the competition of the co-operative credit society and land mortgage bank and is now investing more in the purchase of new lands. The Nayudu money-lender has sold away his lands and house and is doing this money-lending business in interest.

Other funds.—There is a village panchayat fund constituted by the village panchayat for the purpose of improving the sanitary condition and drinking facilities of the village. The income is obtained by taxes on opium and toddy shops, by grass sales, fisheries and usufruct of trees; and the amount is spent for villages sanitation, lighting, education, library and repairing tanks and village roads. The amount is generally about Rs. 820-11-0 per year as shown below:—

	Rs.	A.	
Opium	10	14	One anna per Rupee one of rental.
Toddy	3	10	
Arrack	6	13	
Channel grass sales	200	0	
Usufruct of trees	100	0	
Lease of tank-bunds	300	0	
Fisheries	100	0	
Riverbank	100	0	
Total	820	11	

Kolagaram fund.—The right of measurement and weighment of all produce in the village is auctioned by the villagers every year; and the amount so realized by the villagers is used for the temples and goddesses. The amount realized in 1928-29 is Rs. 600; it is Rs. 800 for 1929-30.

Chit fund.—This system is not very prevalent here except in the case of a few females. Two instances of the kind have been brought to notice. Ten Kamma women join together and collect Rs. 5 per head per month and give Rs. 50 to one Kamma woman for one month; another woman gets another 50 rupees next month; and so on for ten months. The other instance is among Kapu women. This is generally found among women. There is no systematized way of constituting the fund; and no papers or documents are written; the whole transaction is on mutual trust and generally there is no deception or failure.

Outside financing agencies.—There are two batches of money-lenders who come to the villages from outside the district. One batch comes from Guntur district and another batch comes from Nellore district.

Three persons from Kolluru, Atmakur taluk, Nellore district, visit Alamuru and neighbouring villages in the months of February and March, after Pongal; they camp at Jonnada which is at a distance of about two miles from the village; they also bring with them corals and pearls for sale. They give loans to the needy ryots on pro-notes at Re. 1-0-0 to Re. 1-9-0 rate of interest per month per cent and on mortgages at Re. 1-0-0 to Re. 1-4-0 rate of interest per month per cent. They have been visiting these villages for the last 30 years; and it is said that their fathers were doing the same business in the villages and the same have taken up the business; they know many of the important ryots in these parts. One of them is said to have been dealing with a capital of about one lakh of rupees, another with about Rs. 50,000 and the third with about Rs. 25,000. They divide groups of villages into blocks called nuttahs and each block is set apart to each individual or group of individuals, and they do not trespass the limits of other persons or groups of persons. They do not generally resort to coercive processes; they are satisfied generally with the repayment of interest every year just after harvest they come to the villages and make collections and give fresh loans and go back to their district in the month of May or June. Once a year they come and stop for about three or four months in these parts. There is an agent at Jonnada who works as a mediator between these people and the borrowers; he gives information about the intending borrowers to these persons and generally settles the transactions, between these money-lenders and the borrowers. The brokerage which is generally collected by this agent from the borrower is Re. 1 per Rs. 100 of loan amount. The transactions of these men in this village do not exceed at present Rs. 3,000; they are doing much business in Jonnada, Penikeru and other neighbouring villages; they even go to Biccavole, Venkatakrishnapuram and Bendamurlanka of this district.

The other batch is from Guntur district. They bring cloths and aluminium utensils with them. They generally give loans to labouring classes, especially to Adi-Andhras and Settibalijas. They generally come at the commencement of winter season for giving cloths and utensils to the poor people on credit and for giving loans of small amounts, say Rs. 5, Rs. 10, etc. They sell cloth worth Re. 1 for Re. 1-8-0 without any interest; so also, for every rupee of loan amount, they collect Re. 1-8-0. They go again to them at the time of transplantation season and make collections. Thus they visit these villages twice in a year. They do not have any paper of document showing their transaction except a note book on which they enter only the name of the borrower, purchaser and the amount due to them. Their method of collection is peculiar and harassing. They sit at the threshold of the house of the borrower and do not allow him to do his normal duties of life until and unless the amount due by him is paid; he does not allow the borrower to cook his food, does not allow him to stir out of the house and gives a lot of worry and annoyance to the borrower at the time of collection. But he does not hesitate to give him a fresh loan in spite of the difficulty of recovery as both the money-lender and the borrowers are accustomed to that kind of collection and repayment. The amount so invested by them in this village either in cash or in cloths and utensils is estimated to be about Rs. 100 in cash and about Rs. 500 in clothes and utensils.

Recovery of loans.—There is not much difficulty in recovering loans from the borrowers. Very few sales took place with regard to the properties mortgaged for loan amounts. It is only in 1927-28 there were two sales one for Rs. 1,405 and the other for Rs. 550. But in 1926 and in 1928 there were no such sales.

The following statement shows the number of decrees passed by the arbitrator with regard to the loan amounts due to the co-operative credit society.

Year.	Pending disposal at the beginning of the year.		Filed during the year.		Total.		Claims satisfied before decree.	
	Number.	Amount.	Number.	Amount.	Number	Amount.	Number.	Amount.
		Rs. A P.		Rs. A. P.		Rs. A. P.		Rs. A. P.
1922-23	..	..	..	..	..	..	..	..
1923-24	..	..	1	569 0 4	1	569 0 4	..	..
1924-25	..	..	48	4,047 14 9	48	4,047 14 9	15	1,248 5 6
1925-26	4	516 5 8	29	5,224 4 10	33	5,740 10 6	6	818 5 4
1926-27	15	3,063 15 8	1	472 9 4	16	3,536 9 0	..	..
1927-28	1	472 9 4	5	410 4 8	6	882 14 0	..	..
1928-29	..	..	9	5,855 10 1	9	5,855 10 1	1	1,213 13 0

Year.	Decreed during the year.		Pending disposal at the end of year.	
	Number.	Amount.	Number.	Amount.
		RS. A. P.		RS. A. P.
1922-23	..	..	..	..
1923-24	1	569 0 4	..	..
1924-25	29	2,283 3 7	4	516 5 8
1925-26	12	1,858 5 6	15	3,063 15 8
1926-27	15	3,063 15 8	1	472 9 4
1927-28	6	882 14 0	..	..
1928-29	7	4,428 15 1	1	212 14 0*

* The pending suit was subsequently decreed on 15th July 1929.

There will be some civil suits in the case of pro-notes and mortgages with private parties. But generally the borrowers repay the amounts sometimes before the passing of the decrees and sometimes before the execution of the decrees. If the borrower cannot repay the amount, he sells away the property at the last moment and liquidates the debt

The fact that the men of Guntur district come over here and give loans for the last 30 years indicates that there is not much difficulty in recovering loans.

Indebtedness and Investment.

The debts of the village are of the following kinds.—They are from (1) the local co-operative credit society, (2) from the field labour co-operative credit society, (3) from the land mortgage bank, (4) mortgages without possession from private persons, (5) pro-notes, (6) Khandagutta cowles, (7) pledges, (8) handloans, and (9) Chirala Perala men.

Khandagutta cowles are mortgages of immovable property for a certain amount for a number of years with possession to the mortgagee who should deliver back the immovable property to the mortgagor after the fixed number of years without taking back either principal or interest and but having fully enjoyed the usufruct of the immovable property during the period of his possession; these cowles are generally found in the case of inam servants.

Pledges are generally with regard to small amounts below hundred rupees. Generally loan is available in the society without giving security of property; hence very few people are now pledging their movable properties. It is only when a small amount of money is urgently needed and when the disbursing officer of the society is not available the parties generally go in for pledges; these pledges are only for very short periods, generally not exceeding one month.

Handloans are small amounts of debts given by nearest relations or periods for temporary use without taking any kind of security; they will not remain as debt for more than a week.

Chirala Perala men give loans on trust to men of labouring classes in small amounts of Rs. 5, 10, etc., and they make collections every year at the time of harvest. They levy 8 annas per rupee for the period of loan. Their transactions are not many now owing to the existence of the field labourers' co-operative society for Adi-Andhras. The amount so lent out by Chirala Perala men is about Rs. 100 only.

The local co-operative credit society is giving loans of four kinds—(1) on the security of produce or crops, (2) on the security of immovable properties, (3) on the security of the borrower and one or two sureties and (4) joint loans by a group of persons whose properties are all liable as security for the amounts borrowed.

The total debts of the village are estimated as below:—

	Rs.
Co-operative credit society—	
(1) Surety loans	35,168
(2) Crop loans	473
(3) Mortgages and joint loans	38,368
	74,009
Field labourers' co-operative credit society	2,282
Land mortgage bank	28,307
Mortgages without possession	78,759
Pro-notes	44,830
Khandagutta cowles	1,380
Pledges	426
Hand-loans	1,706
Chirala Perala men	100
Total	2,31,799

The total yield of the village is Rs. 2,60,380 which is greater than the total debt of the village.

The amount borrowed from the Co-operative Credit Society is—

	Per cent.
(1) Surety loans	15·2
(2) Crop loans	0·2
(3) Mortgages and joint loans	16·6
	32·0

The amount borrowed from the Field Labourers' Co-operative Society	1·0
The amount borrowed from the Land Mortgage Bank	12·0
,, ,, by mortgages	34·0
,, ,, by pro-notes	19·3
,, ,, by khandagutta cowles	0·6
,, ,, by pledges	0·2
,, ,, by hand-loans	0·8
,, ,, by Chirala Perala men	0·1

The amount borrowed from co-operative organization is Rs. 1,01,598, i.e., 45 per cent.

The amount borrowed from private parties is Rs. 1,27,201, i.e., 55 per cent.

The amount secured by property is—	Rs.
Crop loans	473
Society mortgages	38,368
Land mortgage bank	28,307
Ordinary mortgages	78,759
Khandagutta cowles	1,380
Pro-notes	426
	1,47,713, i.e., 64 per cent.

The amount not secured by property is—	
Surety loans from co-operative credit society	35,168
Field labourers' co-operative society	2,282
Pro-notes	44,830
Hand-loans	1,706
Chirala Perala men	100
	84,086, i.e., 36 per cent.

The outstanding mortgage debts and pro-note debts, etc., taken from private parties are shown below according to the agency which has advanced the moneys:—

	Ryots.		Merchants.		Professional money-lenders.	
	In the village.	Outside village.	In the village.	Outside village.	In the village.	Outside village.
Mortgages	2,870	850	1,300	..	3,615	70,124
Pro-notes	5,445	2,990	5,584	2,630	10,707	17,474
Khandagutta cowles ..	1,380	..	..	..	..	..
Pledges	..	..	426	..	..	..
Hand-loans	1,406	..	..	..	..	300
Chirala Perala men ..	..	..	..	..	..	100
Total ..	11,101	3,840	7,310	2,630	14,322	87,998

The number of loans and the amounts involved are given below against agriculturists and non-agriculturists.

	Surety loans.		Crop loans.		Mortgages and joint loans.		Total.	
	NO.	RS.	NO.	RS.	NO.	RS.	NO.	RS.
Agriculturists	211	26,106	5	254	103	21,071	319	47,431
Non-agriculturists ..	105	9,062	4	219	70	17,297	179	26,578
Total ..	316	35,168	9	473	173	38,368	498	74,009

	Field labour society.		Land mortgage bank.		Total of all loans from co-operative organisation.	
	NO.	RS.	NO.	RS.	NO.	RS.
Agriculturists	103	1,761	18	17,307	440	66,499
Non-agriculturists	60	521	9	11,000	248	38,099
Total ..	163	2,282	27	28,307	688	1,04,598

	Mortgages.		Pro-notes		Khandagutta cowles.		Pledges.	
	NO.	RS.	NO.	RS.	NO.	RS.	NO.	RS.
Agriculturists	32	64,670	167	20,083	11	880	4	260
Non-agriculturists ..	20	14,089	104	24,747	3	500	5	166
Total ..	52	78,759	271	44,830	14	1,380	9	426

—	Hand-loans.		Total of all loans from private parties.		Grand total.	
	NO.	RS.	NO.	RS.	NO.	RS.
Agriculturists	12	1,634	226	87,527	666	1,54,026
Non-agriculturists	3	72	135	39.574	383	77,673
Total ..	15	1,706	361	1,27,101	1,049	2,31,699

(*N.B.*—The difference of 100 in the grand total between this figure and the figure already given is due to the non-inclusion of the figure of Rs. 100 lent out by Chirala-Perala men.)

The debts are further classified below castewar among the important castes of the village:—

—	Co-operative society.							
	Surety loans.		Crop loans.		Mortgages.		Total.	
	NO	RS.	NO.	RS.	NO.	RS.	NO.	RS.
Brahmans	47	6,115	4	219	46	17,002	97	23,336
Kapus	61	3,180	..	..	15	1,593	76	4,773
Kammas	105	16,752	5	254	64	14,985	174	31,991
Settibaljas	26	1,341	..	..	13	728	39	2,069
Others	77	7,780	..	..	35	4,060	112	11,840
Total ..	316	35,168	9	473	173	38,368	498	74,009

—	Field labourers' society.		Land mortgage bank.		Total from co-operative sources.		Mortgages.	
	NO.	RS.	NO.	RS	NO	RS.	NO.	RS.
Brahmans	.	..	9	11,000	106	34,336	5	10,814
Kapus	..	..	3	1,900	79	6,673	11	3,565
Kammas	..	..	13	14,807	187	46,798	4	1,750
Settibaljas ..			1	400	40	2,469	14	2,360
Others	163	2,282	1	200	276	14,322	18	60,270
Total ..	163	2,262	27	28,307	688	1,04,598	52	78,759

—	Pro-notes.		Khanda-gutta cowles.		Pledges.		Hand-loans.		Total from private persons.	
	NO.	RS.	NO	RS	NO.	RS.	NO.	RS.	NO.	RS.
Brahmans .	22	9,227		..	..	..	..	.	27	20,036
Kapus	37	4,958	..	..	4	242	2	65	54	8,830
Kammas ..	39	9,995	..	..	..	..	4	1,440	47	13,186
Settibaljas	55	4,082	..	..	.	.	3	70	72	6,512
Others .. .	118	16,573	14	1,380	5	184	6	131	161	76,638
Total ..	271	44,830	14	1,380	9	426	15	1,706	361	1,27,101

	Grand total of all loans.	
	Number.	Amount.
		Rs.
Brahmans	133	54,372
Kapus	133	15,503
Kammas	234	59,983
Settibaljas	112	8,981
Others	437	92,860
Total ..	1,049	2,31,699

The total debts of the village amount to Rs. 2,31,799. But one individual of the village is in debt to a large extent of Rs. 55,000, which is itself ¼ of the total debt.

The number of families in the village is 866.

Therefore the average debt for a family is, including the family of the abovementioned individual is 231,799/866, i.e., Rs. 268.

And the average debt for a family excluding it is 176,799/865, i.e., Rs. 204.

The number of pattas in the village is 602.

Therefore the average debt for a patta including the patta of the abovementioned individual is 231,799/602, i.e., Rs. 385.

And the average debt for a patta excluding it is 176,799/601, i.e., Rs. 294.

The land revenue of the village is Rs. 30,653.

Therefore the total debt is 231,799/30,653 i.e., 7½ times the total land revenue of the village.

The total value of all the properties of the village is Rs. 16,54,642. The total debt of the village is Rs. 2,31,799. Therefore the total debt or liabilities is one-seventh of the total properties or assets. Omitting the single item of Rs. 55,000 the debts are about one-ninth of the assets.

There are 322 agriculturist families whose debt aggregates to Rs. 1,54,026.

Including the abovementioned individual the averge debt of agricultural family is 154,026/322, i.e., Rs. 478.

Excluding the abovementioned family, the average debt becomes 99,026/321, i.e., Rs. 308.

The number of non-agricultural families is 544.

Therefore the average debt of a non-agricultural family is 77,673/544, i.e., Rs. 143.

The number of agricultural families in debt is 225, i.e., 70 per cent.

The number of agricultural families free from debt is 97, i.e., 30 per cent.

The number of non-agricultural families in debt is 302, i.e., 56 per cent.

The number of non-agricultural families free from debt is 242, i.e., 44 per cent.

Therefore the total number of families in debt is 527, i.e., 61 per cent.

And the total number of families free from debt is 339, i.e., 39 per cent.

Two hundred and twenty-five agricultural families in debt are in debt to an aggregate of Rs. 1,54,026.

Therefore the average debt of an agricultural family in debt is Rs. 685.

But if the case of that individual is excluded, the average debt of an agricultural family in debt is Rs. 446.

Three hundred and two non-agricultural families in debt are in debt to an aggregate of Rs. 77,673.

Therefore the average debt of a non-agricultural family in debt is 77,673/302, i.e., Rs. 257.

Agricultural families in debt.

By estimating the annual incomes of the several families, it is found that the number of agricultural families in debt whose debt is less than one-fourth of their respective annual incomes is	81
The number of agricultural families in debt whose debt is less than half of their respective annual incomes and greater than one-fourth of their respective annual incomes is	35
The number of agricultural families whose debt is less than their respective annual incomes and greater than half of their respective annual incomes is	46
The number of members whose debt is less than two times their respective annual incomes and greater than their respective annual incomes is	34
The number of agricultural families whose debt is less than three times their respective annual incomes and greater than two times is	17
The number of agricultural families whose debt is less than four times their respective annual incomes and greater than their respective annual incomes is	3
The number of agriculturist families whose debt is greater than four times their respective annual incomes is ...	9
	225

Non-agricultural families in debt.

The number of non-agricultural families whose debt is less than one-fourth of their respective annual incomes is ...	142
The number of non-agricultural families whose debt is less than half of their respective incomes and greater than one-fourth of their incomes is	57
The number of non-agricultural families whose debt is less than their respective annual incomes and greater than half of their incomes is	48
The number of non-agricultural families whose debt is less than two times their respective annual incomes and greater than their annual incomes is	27
The number of non-agricultural families whose debt is less than three times their respective annual incomes and greater than two times their incomes	10
The number of non-agricultural families whose debt is less than four times their respective annual incomes and greater than three times their annual incomes	5
The number of non-agricultural families whose debt is greater than four times their respective annual incomes is	13
	302

The outstanding debts of the village except those of Cheerla Perala men are classified below according to the purposes for which they were given by the several financing agencies:—

——	For seeds, manure, etc. (1)	Purchase of cattle. (2)	Payment of kist or sist. (3)	Perama-nent improve-ments. (4)	Articles of handi-crafts. (5)
	Rs.	Rs.	Rs.	Rs.	
1. Co-operative credit society–					
(1) Surety loans	6,684	742	3,096	3,080	..
(2) Crop loans	..	..	130	..	..
(3) Mortgage loans ..	647	1,182	888	308	..
Total Co-operative Credit Society.	7,331	1,924	41,414	3,388	..
2. Field Labour Co-operative Credit Society.	305	150	121	..	..
3. Land Mortgage Bank ..	..	..	..	..	..
4. Pro-notes	8,194	820	2,340	..	..
5. Mortgages with private persons.	900	..	400	..	..
6. Khandagutha cowles ..	..	..	..	..	..
7. Pledges	..	..	..	..	..
8. Hand loans	200	..	..	..	..
Total ..	16,930	2,894	6,975	3,388	..

——	Trade. (6)	Education (7)	Purchase or repairs of house or cattle sheds. (8)	Purchase or making of country carts. (9)	Purchase of lands (10)	Purchase of food stuffs, etc. (11)
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Co-operative credit society –						
(1) Surety loans	6,025	150	1,925	30	1,000	4,636
(2) Crop loans	124	..	..	..	..	196
(3) Mortgage loans ..	2,372	..	1,675	..	3,997	2,195
Total, Co-operative Credit Society	8,521	150	3,600	30	4,997	7,027
2. Field Labour Co-operative Credit Society	30	..	266	..	..	996
3. Land Mortgage Bank ..	..	..	..	..	..	..
4. Pro notes	8,815	..	1,410	..	2,260	15,540
5. Mortgages with private persons	2,150	..	940	..	500	19,349
6. Khandagutha cowles	..	..	..	..	..	300
7. Pledges	..	..	..	..	..	426
8. Hand loans	300	..	..	..	800	406

	For liquidation of prior debts. (12)	For marriages (13)	For other religious ceremonies. (14)	Other unproductive purposes. (15)	Total (16)
	Rs.	Rs.	Rs.	Rs.	Rs.
1. Co operative credit society—					
(1) Surety loans	7,169	631	..	..	35,168
(2) Crop loans	23	..	..	..	473
(3) Mortgage loans	22,002	3,012	90	..	38,368
Total Co-operative Credit Society	29,194	3,643	90	..	74,009
2. Field Labour Co-operative credit Society	394	20	..	..	2,282
3. Land Mortgage Bank	28,307	..	..	..	28,307
4. Pro-notes	1,071	4,240	..	140	44,830
5. Mortgages with private persons	53,870	650	..	..	78,759
6. Khandagutha cowles	1,080	..	..	..	1,380
7. Pledges	..	..	..	..	426
8. Hand loans	..	..	..	..	1,706
Total ..	1,13,916	8,553	90	140	2,31,699

The sale of lands in Alamuru village during 1928-29 are given below—They indicate some of the financial transactions of the agriculturists and non-agriculturists:—

Vendors.	Number of sales.	Extent.	Amount.
		Acs.	Rs.
Agriculturists	45	61·22	65,343
Non agriculturists	16	14·51	15,301
	61	75·73	80,644

They are given below according to the different important castes:—

Vendors.	Number of sales.	Extent.	Amount.
		Acs.	Rs.
Brahman	17	21·79	26,464
Kapus	8	2·85	3,882
Kammas	21	19·24	21,278
Sattibaljis	6	1·55	1,390
Others	9	30·30	27,630
Total ..	61	75·73	80,644

The sales are classified below according to the purposes for which they were sold.

		Acs.	Rs.
For purchase of cattle	1	0·02	100
For purchase or repair or construction of houses or cattle sheds	1	0·01	15
For purchase of lands	10	11·52	13,913
For purchase of foodstuffs or other necessaries of life	3	0·03	390
For liquidation of prior debts	46	63·85	66,226
Total ..	61	75·73	80,664

It is seen from the above that the greater number of sales are for the liquidation of prior debts and the amount covered up by them is Rs. 66,226. The next greater number of sales is for the purchase of lands for an amount of Rs. 13,913.

The above sales include some portions of village site and backyards belonging to some residents. Excluding them there were 22 sales of jeroyati wet land of an extent of acres 48-13 cents for an amount of Rs. 49,599, fourteen sales of inam wet land of an extent of acres 14-55 cents for an amount of Rs. 16,855, five sales of jeroyati dry land of an extent of acres 6-25 cents for an amount of Rs. 6,175 and one sale of inam dry land of an extent of acres 3-02 cents for an amount of Rs. 2,000.

Therefore the average rate per acre of jeroyati wet is Rs. 1,031.

Therefore the average rate per acre of peroyati dry is Rs. 988.

Therefore the average rate per acre of inam wet is Rs. 1,158.

Therefore the average rate per acre of inam dry is Rs. 662.

Generally inam lands, wet or dry, are higher in price than jeroyati lands wet or dry as the owner of inam lands has to pay less revenue to Government. But the inam dry shown above was sold for a rate cheaper than the average rate of jeroyati dry as the inam land in question is sandy soil and of inferior quality.

There are no sales by the Revenue department and there were only two by the Civil department in 1927; there were no sales by the Civil department in 1928. The sales of 1927 are: (1) acre 1-23 cents of jeroyati wet land was sold for Rs. 550. (2) Vacant village-site and one-fifth share of acres 10-63 cents were sold for Rs. 1,405. These rates are certainly lower than the ordinary market rate by private negotiation.

Generally in civil sales, the rate of land per acre is lower than that by private negotiation because of (i) want of sufficient publication and notice to intending buyers and (ii) because of the attempt of the mortgagees to create combination among the intending bidders.

There are two lankas in the village. They vest in Government who sell them in auction for cultivation. In this district, these lankas are sold for cultivation for one year, three years and five years. Of the two lankas in the village, one is being sold for three years, another is sold for five years; a third lanka has newly been accreted and it is being sold for cultivation for one year. The extents and rates are given below:—

Extent.	Annual bid amount.
acs.	Rs.
186 41	5,400 (5 years).
249·11	2,175 (3 years).
33 10	170 (1 year).
468·62	7,745
1·00	16½ nearly.

The bidder has got only the right of cultivation and has to redeliver the land to Government after the expiry of the lease period.

The rates of leases of wet lands is generally one putti per acre, i.e., about Rs. 50 per acre; in some cases it goes up to 250 kunchams or 1¼ putties or Rs. 62½ per acre. The rate of lease of wet lands which are newly brought under wet cultivation is only 160 kunchams, i.e., four-fifths of a putti or Rs. 40 per acre. The lease amount is generally always in kind and not in coin. The rate of lease amount for sugarcane or plantain crop is generally Rs. 12 per kuncham or Rs. 120 per acre; and the amount is paid in coin only. The rate of lease amount in the case of dry lands is generally Rs. 4 per kuncham or Rs. 40 per acre; and in some cases it is even Rs. 5 per kuncham or Rs. 50 per acre; the dry lands of this village are fit for chillies cultivation which is a valuable crop for the ryot.

The rate of interest in the local co-operative credit society is 12 annas per cent per month. The rate of interest in the Field Labour Co-operative credit society intended for Adi-Andhras is Rs. 1-0-8 per cent per month.

The rate of interest in the land mortgage bank is 12 annas per cent per month.

The rate of interest in the Co-operative Central Bank is Rs. 7-4-0 per cent per annum, i.e., 9 annas 8 pies per cent per month.

The rate of interest on mortgages with private persons varies from 12 annas to Rs. 3-2-0 per acre per month.

The rate of interest on pro-notes with private persons varies from 12

The mortgages, pro-notes, pledges and handloans are classified below interestwar:—

Rate.	Mortgages.	Pro-notes.	Pledges.	Handloans.	Total.
Rs. A.					
0 12	54,400	400	Nil.	800	55,600
0 14	800	800	Nil.	Nil.	1,600
0 15	500	150	..	..	650
1 0	19,319	33,845	170	588	53,914
1 2	1,300	1,400	..	..	2,700
1 4	1,950	2,995	..	..	4,945
1 8	50	240	..	53	343
1 9	380	4,890	251	200	5,721
3 2	60	110	5	65	240
Total ..	78,759	44,830	426	1,706	125,713

It is seen from the above statement that most of the mortgage transactions are with the rates of interest of Rs. 9 and Rs. 12 per cent per annum and that most of the pro-note transactions are with the rate of interest of Rs. 12 per annum per cent.

The amounts on pro-note taken with Rs. 3-2-0. are for very small amounts in tens of rupees and the persons who take with such high interest are generally members of depressed classes. The man who mortgaged the house at Rs. 3-2-0 is a Settiga by caste and contracted this debt for the liquidation of the debt of the society.

The rates of interest per cent per annum prevailing in the previous years in the case of mortgages are given below:—

Year.	Minimum.	Maximum.
	Rs. A.	Rs. A.
1900	10 8	37 8
1901	8 4	28 2
1902	12 0	75 0
1903	6 0	28 2
1904	9 0	75 0
1905	9 0	24 0
1906	8 4	37 8
1907	7 8	75 0
1908	7 8	37 8
1909	6 0	18 12
1910	10 2	37 8
1911	9 0	18 12
1912	6 0	37 8
1913	10 8	37 8
1914	9 0	18 0
1915	6 0	37 8
1916	6 0	75 0
1917	7 8	37 8
1918	12 0	65 4
1919	12 0	37 8
1920	9 6	28 2
1921	9 0	18 12
1922	10 0	37 8
1923	10 0	18 12
1924	10 0	37 8
1925	9 0	28 2
1926	9 6	15 0
1927	9 6	18 12
1928	9 0	18 12
1929	9 0	37 8

Some of the transactions in the co-operative credit society of three members are given below in order to show how freely the amounts are taken from the society and how the repayment of the loan amount is immediately accompanied by taking fresh loan from the society and how shares are being increased.

(1) A Brahman, inamdar--

Date.	Amount taken.	Date.	Amount repaid.
	Rs.		Rs.
9th February 1918 ..	250	22nd September 1918 ..	125
30th March ,, ..	100	12th October ,, ..	125
26th April 1918 ..	50	30th ,, ,, ..	100
21st March 1919 ..	200	1st December ,, ..	50
18th July ,, ..	200	20th June 1919	200
26th January 1920 ..	400	17th October 1919 ..	200
28th February 1921 ..	200	1st June 1920	400
23rd March ,, ..	200	11th April 1921	200
24th July 1923	200	19th ,, ,, ...	200
7th August 1923 ..	200	21st August 1923 ..	200
12th February 1924 ..	350	21st ,, ,, ..	200
28th October ,, ..	400	21st October 1924 ..	350
26th January 1925 ..	125	24th January 1925 ..	352
11th February ,, ..	275	27th ,, ,, ..	48
1st June ,, ..	100	7th April ,, ..	200
10th ,, ,, ..	80	9th ,, ,, ..	75
14th ,, ,, ..	20	9th ,, ,, ..	125
7th July ,, ..	100	8th July ,, ..	100
26th ,, ,, ..	350	8th ,, ,, ..	80
19th August ,, ..	450	8th ,, ,, ..	20
22nd ,, ,, ..	70	8th ,, ,, ..	100
20th September ,, ..	890	12th September ,, ..	350
1st November ,, ..	780	12th ,, ,, ..	450
4th March 1926 ..	890	12th ,, ,, ..	70
9th August ,, ..	100	22nd October ,, ..	200
31st ,, ,, ..	100	28th ,, ,, ..	540
28th September ,, ..	400	1st November ,, ..	150
15th January 1927 ..	800	13th December ,, ..	480
15th ,, ...	90	24th ,, ,, ..	300
2nd May ,, ..	390	16th May 1926 ..	100
26th October ,, ..	400	30th July ,, ..	150
31st ,, ,, ..	790	1st August ,, ..	52
10th November ,, ..	700	14th March ,, ..	340
24th January 1928 ..	50	7th September ,, ..	248
24th June ,, ..	400	7th ,, ,, ..	100
3rd July 1929 ..	60	8th ,, ,, ..	100
21st August ,, ..	50	9th October ,, ..	400
2nd September ,, ..	150	22nd February 1927 ..	100
1st October ,, ..	70	22nd ,, ,, ..	100
7th ,, ,, ..	50	22nd ,, ,, ..	55
14th ,, ,, ..	40	27th ,, ,, ..	20
		28th ,, ,, ..	495
		28th ,, ,, ..	90
		1st December ,, ..	300
		9th ,, ,, ..	105
		11th ,, ,, ..	325
		31st ,, ,, ..	159
		8th January 1928 ..	100
		4th February ,, ..	299
		4th ,, ,, ..	201
		6th ,, ,, ..	50
		13th ,, ,, ..	200
		21st ,, ,, ..	50
		25th ,, ,, ..	198
		19th March ,, ..	200
		24th ,, ,, ..	370
		28th ,, ,, ..	129
		28th ,, ,, ..	49
		4th April ,, ..	5
		24th June ,, ..	400
		25th September 1929 ..	50
		25th ,, ,, ..	50
		25th ,, ,, ..	150

Number of shares taken by the individual—

8th January 1918	30
15th February 1928	10
19th August 1925	40
22nd ,, ,, ...	7
19th September 1925	2
26th October 1927	26
31st ,, ,, ...	35
10th November 1927	35
Total ..	185
	96

(2) Vaisya, merchant.—

Date.	Amount taken.	Date.	Amount repaid.
	Rs.		Rs.
18th July 1919	100	6th May 1920	100
27th March 1920	150	15th January 1920	150
16th September 1920 ..	60	30th June 1921	60
11th November 1920 ..	40	10th August 1921	40
17th March 1921	150	20th February 1922 ..	150
28th July 1921	60	21st July 1922	60
16th December 1921 ..	40	18th November 1922 ..	40
22nd March 1922	150	17th March 1923	150
23rd March 1923	100	17th March 1924	90
24th July 1923	150	29th September 1924 ..	10
22nd October 1924	100	6th November 1924 ..	80
1st December 1924.. ..	150	7th November 1924 ..	40
1st November 1925 ..	100	Do. ..	30
13th December 1925 ..	150	25th October 1925	100
26th October 1926	150	6th November 1925 ..	150
13th October 1927	150	21st October 1926	150
14th October 1927	100	11th October 1927	100
13th October 1928	100	Do.	150
14th October 1928	150	11th October 1928	100
9th October 1929	250	13th October 1928	150
		5th October 1929	100
		5th October 1929	150

Number of shares taken.—

30th January 1919	10
27th March 1920	15
	25

(3) Kamma, agriculturist —

Date.	Amount taken Rs.	Date.	Amount repaid Rs. A
9th February 1918.. ..	150	14th October 1918 ..	130 0
29th March 1918	50	8th November 1918 ..	20 0
23rd January 1919	150	26th December 1918 ..	50 0
21st March 1919	50	17th December 1919 ..	100 0
20th January 1920	200	16th January 1920 ..	50 0
31st March 1920 .. .	100	Do ..	50 0
7th January 1921	200	11th June 1921	161 9
30th March 1922	375	21st March 1922	38 7
13th January 1923	100	Do	100 0
26th February 1925 ..	200	Do.	200 0
18th January 1926	140	12th June 1926	240 0
3rd February 1926.. ..	300	10th June 1925 ..	135 0
16th February 1926.. ..	60	5th September 1925 ..	53 0
11th August 1926	60	23rd December 1925 ..	47 0
29th August 1926	24	Do ..	200 0
28th September 1926 ..	20	24th July 1926	140 0
30th December 1926.. ..	100	Do.	35 0
10th January 1927	1,200	11th November 1926 ..	262 0
29th January 1927	364	Do.	20 0

Date.	Amount taken.	Date.	Amount repaid.
	Rs.		Rs.
20th October 1927	160	28th November 1927 ..	68
Do.	60	29th November 1927 ..	87
10th January 1928	1,300	Do.	64
11th April 1928	1,500	11th April 1928	854
2nd March 1929	31	Do.	1,186
		26th December 1928 ..	60
		27th December 1928 .	140
		12th March 1929	730
		22nd March 1929 ..	31
		21st March 1929	670
		Do	1,500

Number of shares taken—

8th January 1918	20
31st March 1920	10
7th January 1921	20
17th October 1926	92
29th January 1927	38
4th April 1927	2
25th May 1927	2
20th August 1927	14
	198
Taken back ..	82
	116

The description of six families which are involved in debt are given below:—

(1) *Kamma, agriculturist*—

His present debts are—

(1) Rupees 300—Pro-note from a Vaisya of the village at Re. 1-0-6 per cent per month for family expenses.

(2) Rupees 400—Pro-note from an oil-monger of the village at Re. 1-0-6 per cent per month for agricultural expenses.

(3) Rupees 1,000—Pro-note from a vakil of Rajahmundry at Re. 1 per cent per month for family expenses.

(4) Rupees 6,000—Mortgage from Land Mortgage Bank, Almuru, at 12 annas per cent per month, this was taken in the name of himself and his two major sons—each Rs. 2,000—though all are living jointly. This amount was borrowed for the liquidation of prior debts.

(5) Rupees 170—Pro-note from Nellore man at Re. 1 per cent per month for family expenses.

(6) Rupees 750—Surety loan from the co-operative credit society at 12 annas per cent per month for agricultural expenses.

About four years back he purchased land about 4½ acres for about Rs. 4,600 and about three years back he purchased another extent of about 2½ acres for about Rs. 2,890. He sold an extent of a different plot of about 1 acre 20 cents about two years back for about Rs. 1,200. He purchased the abovementioned two plots by borrowing money from other persons and selling that he was not able to liquidate the debt except by selling away a part of his land—which he did partly by selling acre 1-20 cents for Rs. 1,200—he and his two major sons mortgaged the lands in the land mortgage bank for Rs. 6,000 and thus liquidating the prior debts made on account of purchase of land.

Of the remaining debts, he borrowed about two years back the sums of Rs. 300, Rs. 170 and Rs. 1,000 to meet the marriage expenses of his son's daughter who was married with a dowry of Rs. 2,000; the amount of Rs. 400 was taken for agricultural expenses two years back; and the amount of Rs. 750 was also taken for the same purpose last year; the debt in the society he is repaying every year and taking fresh loan every year and he has increased it from Rs. 200 to Rs. 750.

His family consists of six males of 60, 30, 25, 8, 7, 1 years and four females of 50, 25, 20, 10 years. The three male adults do cultivation work and all the others are dependents. They do not do any other work; and there is no other income.

Total value of all his property.		Debts.	His annual income.		His annual expenditure.	
	Rs.	Rs.		Rs.		Rs.
Lands ..	29,000	6,000	Lands, wet ..	1,500	Lands ..	650
House ..	5,000	1,000	,, dry ..	300	Family ..	500
Cattle ..	1,000	300				
Jewellery ..	500	400				
		170				
		750				
	35,500	8,620		1,800		1,150

So he has got a net saving of about Rs. 650 per annum. But his family is a joint one with sons, daughter-in-law and grandchildren and he is likely to have some religious functions to be celebrated now and then. And it is possible for him to liquidate the land mortgage bank debt by repaying in instalments without further incurring any debt if there are no unusual items of expenditure. He has got 4 acres of land in Chintalur village in the name of his wife. There is an attempt now to sell away that land to his son-in-law and to liquidate a portion of the debts.

(2) *A Brahman, inamdar.*—

His present debts are—

(1) Rupees 700—Pro-note from a Brahman money-lender of Rajahmundry at Re. 1 per cent per month for expenses, in connexion with a rice mill.

(2) Rupees 500—Pro-note from a Brahman money-lender of Rajahmundry at Re. 1 per cent per month for expenses in connexion with a rice mill.

(3) Rupees 400—Pro-note from a Vaisya money-lender of Rajahmundry at Re. 1 per cent per month for rice mill.

(4) Rupees 1,000—Pro-note from a Vaisya money-lender of this village at Re. 1 per month per cent for the rice mill.

(5) Rupees 200—Pro-note from Brahman money-lender of this village at Re. 1 per cent per month for the mill.

(6) Rupees 1,800—Mortgage loan from the Co-operative Credit Society Alamuru, at Re. 0-12-6 per month per cent for the mill.

He started two small rice mills with a capital of about Rs. 15,000. He sold a portion of his lands, i.e., about 4 acres in Jonnada village for about Rs. 5,000 two years back and a portion of his land, i.e., about acres 3-20 cents last year for about Rs. 5,000 and about 3 acres in Penikeru about two years back for about Rs. 3,000. With these sale amounts he could have the initial capital. And for the working expenses of the mill he has to contract the abovementioned debts. The mill is not paying him much at present as he has got many difficulties by way of not getting proper licences for the same. A detailed history of the mill was given in the chapter on industries. He contracted all the abovementioned pro-note debts within the past two years and has not liquidated any portion of the same till now. He had a surety loan of about Rs. 200 in the co-operative credit society in the beginning and it is now a mortgage loan with a debt of Rs. 1,800.

His family consists of five males of 40, 9, 6, 3 and 1 years and four females of 38, 30, 12, 6 years. He is the only earning member and all the others are his dependents. He gets about Rs. 250 by way of lease

amounts on 5 acres of land leased out and about—150 on his lime garden of about 2 acres and about Rs. 600 on the average from the mill.

Total value of his properties.		Total debts.	His annual income.		His annual expenditure.	
	Rs.	Rs.		Rs.		Rs.
Land ..	10,000	700	Lands ..	400	Family ..	500
House ..	3,000	500	Mills (net) ..	600		
Cattle ..	200	400				
Jewellery ..	2,000	1,000				
Mills ..	15,000	200				
		1,800				
Total ..	30,200	4,600		1,000		

He has got a net saving of about Rs. 500 per annum. The interest which he has to pay every year on the pro-note and mortgages is:—

On pro-notes	2,800	(Principal.)	336 (Interest).
On mortgages	1,800	(do.)	162 (do.)
		Total interest ..	498

So his net saving is just sufficient to meet the interest on his debts. But if the mills are to work properly he may have greater income than Rs. 600 per year on them. It is only when he realizes greater profits on the mills there is possibility of redeeming the debts without selling any portion of his remaining land. It is said that he is trying to dispose of a portion of his land by sale in order to get rid of the present debts.

(3) *Kapu, agriculturist.*—

His present debts—

(1) Rupees 1,000—Mortgage in the Land Mortgage Bank, Alamuru, at 12 annas per cent per month for liquidation of his prior debts.

(2) Rupees 100—Surety loan from the Co-operative Credit Society, Alamuru, for family expenses.

(3) Rupees 500—Mortgage from a Brahman money-lender of Dowlaishwaram at Re. 1 per cent per month for agricultural expenses.

He purchased an acre of land about an year back for Rs. 1,100. He borrowed the amount from the land mortgage bank saying that he wanted to liquidate prior debts but he used it for the purchase of land.

His friend was in some pecuniary trouble on account of the pressure of the co-operative credit society and he helped him by paying Rs. 1,000; he borrowed Rs. 1,000 on mortgage and helped his friend about three years back; for this debt his friend is responsible; that friend repaid Rs. 500 and the mortgage debt was liquidated to an amount of Rs. 500 and the remaining amount of Rs. 500 remains as debt. It was borrowed ostensibly for agricultural expenses but actually for helping his friend who was in trouble. So he is paying interest to the mortgagee and his friend is responsible for the payment of the principal and not for the interest.

His family consists of six males of 60, 35, 12, 8, 4, 2 years and four females of 50, 30, 10, 1 years. The two males adults are doing cultivation; all others are dependents; the boy of 12 years is studying in Kotburu Middle School.

The total value of the property.		His debts.	His annual income.		His annual expenditure.	
	Rs.	Rs.		Rs.		Rs.
Lands ..	8 000	1,000	Lands ..	600	Lands ..	200
House ..	1,000	100			Family ..	400
Cattle ..	500	500				
Jewellery, *etc.*	500					
Total ..	10,000	1,600				600

His annual income is almost equal to his annual expenditure. Out of the debt of Rs. 1,600 he has to pay only 1,100. He has to liquidate Rs. 1,000 on instalment system; the instalment is nearly Rs. 100 per year. This he can liquidate out of the income by second crop cultivation or by raising plantain tope cultivation.

(4) *Kamma, agriculturist.*—

His present debts are—

(1) Rupees 100—Pro-note from a ryot of the village at Re. 1-9-0 per cent per month for family expenses.

(2) Rupees 550—Pro-notes from a Kamma ryot of the village at Re. 1-9-0 per cent per month for the marriage expenses.

(3) Rupees 400—Surety loan from the co-operative credit society for payment of taxes at 12 annas per cent per month.

(4) Rupees 1,260—Mortgage loan from the co-operative credit society at 12 annas per cent per month for the liquidation of prior debts.

He took a loan from the society for about Rs. 2,500 about three years back for the purchase of a land of about acre 1-30 cents for about Rs. 2,000 and for other agricultural needs. He has been repaying the debt in instalments and has reduced the debt to society to an amount of Rs. 1,660. He took loans of Rs. 100 and Rs. 550 about two years back for the expenses in connexion with the marriage of his sister. He took Rs. 400 from the co-operative credit society for the payment of taxes.

He raised turmeric and plantain tope in an extent of 80 cents and one acre respectively and he would have fetched a profit of about Rs. 500 this year on account of the yield of turmeric and plantain but unfortunately for him the heavy gale of wind in the month of October caused serious damage to the crop and the yield of turmeric and plantains will be about Rs. 250 only. He cultivates acres 2-60 cents of his own land and 5 acres of cowle land with wet paddy; and on it he gets net income of about Rs. 250. He also gets about Rs. 200 per year from 'Kolagaram' as he auctioned the right of measurment and weighment of all commodities in the village.

His family consists of two males of 35, 2 years and three females of 50, 28, 3 years. The male adult is the only earning member and the others are dependents.

Total value of his properties.		His debts.	Annual income.		Annual expenditure.	
	Rs.	Rs.		Rs.		Rs.
Lands ..	4,200	100	Lands ..	900	Lands ..	600
House ..	200	550	Kolagaram.	200	Family ..	200
Cattle ..	200	400				
Jewellery ..	200	1,280				
Total ..	4,800	2,310		1,100		800

He has got a net saving of about Rs. 300 per annum and he can liquidate his debts by paying in instalments without selling his land.

(5) *Settibalji, agriculturist.*—

His present debts are—

(1) Rupees 150—Surety loan from the Co-operative Credit Society, Alamuru, at 12 annas per cent per month for the purchase of cattle and cart.

(2) Rs. 200—Mortgage at Re. 1 from a Brahman of this village for agricultural expenses.

(3) Rupees 150—Pro-note at Re. 1 from Settibalji of Nelaturu village for family expenses.

(4) Rupees 50—Pro-note at Re. 1 from an oil-monger of Alamuru for family expenses.

(5) Rupees 25—Pro-note at Re. 1 from a Kamma of Jonnada for family expenses.

He purchased a cart and two bulls about two years back for about Rs. 200. He uses them for both cultivation and for hire also. He earns about Rs. 100 per year by hire. He increased debt of the society from Rs. 50 at the beginning to Rs. 150 now. The remaining debts he contracted during the past two years as he was not able to pay the lease amounts to the owners of the land which he was cultivating as tenant; the amounts of Rs. 200 and Rs. 50 are arrears in payment of lease amount and so he executed a mortgage and a pro-note in favour of the lessors. He was repaying the debt due to the society after the harvest time and taking the fresh loan again at the commencement of agricultural operations.

His family consists of four males of 30, 10, 7 and 4 years and two females of 25 and 1 years. The male adult and the female adult do cultivation work in their fields; others depend on them; the male adult drives his double bullock cart on hire also. He owns acre 1-60 cents and cultivates cowle land of 6 acres also.

Total value of his properties.		Debts.	Annual income.		Annual expenses.	
	Rs.	Rs.		Rs.		Rs.
Lands 1·60 acres.	1,600	150	Lands ..	600	Lands ..	200
House	400	200	Cart ..	100	Lease amount's.	300
Cattle	200	150			Family ..	200
		50				
		25				
Total ..	2,200	575		700		1700

So, his annual income and his annual expenditure are almost equal and he is not able to liquidate any portion of his debt unless he gets good second crop yield when canals are opened for second crop cultivation.

(6) *Adi-Andhra, agriculturist.*—

His present debts are—

(1) Rupees 200—Mortgage in Land Mortgage Bank, Alamuru, at 12 annas per cent per month for liquidation of prior debts.

(2) Rs. 50—Surety loan from the Field Labour Co-operative Society for liquidation of prior debts, at Re. 1-0-8 per cent per month.

(3) Rupees 10—Surety loan from the Field Labour Society for liquidation of prior debts at Re. 1-0-8 per cent per month.

(4) Rupees 9—Surety loan from the Field Labour Society for family expenses at Re. 1-0-8 per cent per month.

(5) Rupees 5—Surety loan from the Field Labour Society for the purchase of food-stuffs at Re. 1-0-8 per cent per month.

He purchased land of 40 cents for about Rs. 200 from his brother about an year back; so he borrowed a sum of Rs. 200 by mortgaging his land in the land mortgage bank. He owns a land of acre 1-10 cents and is doing cultivation of cowle land of acres 2-50 cents also. He borrowed the other sums for cultivation expenses and for family expenses.

His family consists of two males of 40 and 25 years, and five females of 60, 30, 30, 25, 15 years. All persons except the female of 60 years do cultivation and coolie work. By coolie, all the members earn together about Rs. 200.

Total value of his properties.		Debts.	Annual income.		Annual expenditure.	
	Rs.	Rs.		Rs.		Rs.
Land ..	1,100	200	Lands ..	300	Cultivation.	100
House ..	100	50	Coolie ..	200	Lease ..	125
Cattle ..	100	10			Family ..	300
Jewellery ..	100	9				
		5				
Total ..	1,400	274		500		525

Here also the annual income is almost equal to the annual expenditure. He can liquidate the debt by doing more work as coolie and by raising second crop cultivation in the second crop season.

(7) *Washerman—Dhobi profession and agriculture.*—

His present debts are—

(1) Rupees 100—Pro-note from a weaver of Alamuru at Re. 1-8-0 per cent per month for agricultural expenses.

(2) Rupees 100—Surety loan from the co-operative credit society at 12 annas per cent per month for agricultural expenses.

Last year he got profit by raising plantain tope and got jewels about Rs. 100 for his wife. He contracted a debt of Rs. 100 on pro-note and gave the same amount on pro-note to another individual, as that individual could not get a loan directly from any one; hence this debt of Rs. 100 is not actually his. As regards the debt of Rs. 100 from the co-operative credit society he repays the amount to the society every year and takes fresh loan.

His family consists of three males of 80, 30, 7 years and three females of 60, 25, 1 years. The male adult of 30 years and the female adult of 25 years are the only earning members and others are dependents.

He has got four acres of inam land and cultivates one acre of cowle land also.

Total value of his property.	Rs.	Debts.	Rs.	Annual income.	Rs	Annual expenditure.	Rs.
Lands	300		100	Lands	375	Lands	100
(Inam land; only right of enjoyment he has got.)			100	Caste-profession ..	100	Lease	50
						Family	250
House	500						
Cattle ..	50						
Jewellery	100						
	950		200		475		400

He has a net saving of Rs. 75 per year, he can very easily liquidate his portion of the debt of Rs. 100 and he is investing any available excess income at present in jewellery.

Investment habit.—The ryots of this village and of the neighbouring villages generally invest their moneys in the purchase of lands and sometimes in the making of jewellery. The tendency is to purchase land even by contracting debts, specially when a land adjacent to his land is going to be sold. An amount of Rs. 43,633 was invested for the purchase of land in the village to an extent of acres 38-63 cents by the villagers of Alamuru during the fasli 1338; there may be some more cases of such investment in the purchase of lands in other villages; such cases will be few as the ryot does not generally wish to go far away from his existing land; there is a case of purchase of land during fasli 1338 in Jonnada village at a distance of about one mile from the village; the extent is acre 1-30 cents and the purchase money is Rs. 1,300. Village site of an extent of about acre 0-17 was purchased by the residents of the village for Rs. 2,015 during fasli 1338.

Also, some persons invest their moneys on giving loans on pro-notes and mortgages; and this information was given in the table on page 3 of this chapter. It shows that the ryots of the village have advanced about Rs. 11,101 on pro-notes and mortgages, etc., thus getting interest from the borrowers.

No figures could be obtained for the investment made in the purchase or making of jewellery.

It is ascertained from the local post office that no postal cash certificates were purchased by any residents in the village during the past three years.

The postal savings bank account shows that in 1926-27 an amount of Rs. 6,804-13-6 was deposited, that in 1927-28 an amount of Rs. 11,280-13-0 was deposited and in 1928-29 an amount of Rs. 7,729-14-6 was deposited. Most of these deposits are teachers in schools, officials and inamdars and only two or three ryots. The postal savings bank account is not popular with the ryots mostly because of the low interest paid by the bank when compared to their other transactions.

There are deposits in the local co-operative credit society, Field Labour Society and the Co-operative Central Bank at Ramachandrapur; the figures are given below as they stood on 1st October 1929.

Co-operative Credit Society—

	Rs.	A.	P.
(1) Current deposits	22	8	1
(2) Fixed deposits	39,307	8	0
(3) Savings	1,289	4	5

Alamuru Branch of the Ramachandrapur Co-operative Central Bank—

	Rs.	A.	P.	
(1) Current deposits ..	37,379	7	0	Includes all the villages in its area of operations
(2) Fixed deposits ..	26,000	0	0	
(3) Savings deposits ..	150	0	0	

Field Labour Co-operative Credit Society—

(1) Fixed deposits .. .. Rs 1,200

Land mortgage bank.—

(1) Debentures.—Rs. 1,20,200 (includes all villages in its area of operations).

Here also, most of the depositors in the co-operative credit society, in Alamuru Branch of the Co-operative Central Bank and in land mortgage bank are Brahmans and inamdars; few ryots have taken advantage of this deposit system. But in the Field Labour Society the members, i.e., the Adi-Andhras are the depositors and the amount so deposited is their savings out of *lanka* cultivation.

The share capital of the different societies are as follows:—

	Rs.
Co-operative society	9,737
Alamuru Branch of the Co-operative Central Bank—	
(1) From members of Alamuru village	950
(2) From Alamuru Co-operative Society	6,000
Land mortgage bank all villages	17,140
Adi-Andhra Field Labour Society	313
Settibalija Co-operative Society	100

The share capital in the societies is not a deposit out of savings from the ryots. It is a compulsory deposit for the ryot to take a loan; but the ryot gets interest on these share capital.

PEDAPALLA VILLAGE, RAMACHANDRAPUR TALUK.

CHAPTER I.

General.

Introductory.—Pedapalla is a village in Ramachandrapur taluk, East Godavari district. The district is mainly divided into delta, uplands, upper agency and lower agency. Delta is again divided into eastern delta and central delta. Eastern delta comprises the taluks of Ramachandrapur and Cocanada. And Ramachandrapur taluk is situated between the left bank of the Goutami, a branch of the Godavari and the upland portion of the district, the taluk is intersected by five canals which are used both for irrigation and navigation. From these canals, a good number of irrigation channels are branched off for the irrigation of the fields. So, almost all the wet cultivation in the main portion of the taluk is due entirely to the waters of the Godavari. Pedapalla is also a village similarly situated in the deltaic portion of the taluk. It is bounded on the north by Modukuru and Gunnmileru, on the east by Pinapalla, on the south by Chintalur and on the west by Alamuru. (See the combined plan * of the villages of Alamuru, Pedapalla and Penikeru.) All the villages on the boundary of Pedapalla village are delta villages, i.e., villages irrigated by the waters of the Godavari by means of canals and irrigation channels. Goutami, an important branch of the Godavari, is about two miles on its south. As the whole village is irrigated by the Godavari water, there is no dry cultivation and all the fields and lands are low-lying and marshy.

	ACS.	
Area—		
The area of the village	691·48	
The area of the village site or gramakantam	20·87	
The area of Adi-Andhrapalli (this is adjacent to the main gramakantam which is separated by earthen road)	2·11 (Malapalli). 0·46 (Madigapalli).	
The area of five tanks (not used for irrigation)	11·62	
The area of other porambokes	43·07	
The area of assessed waste	1·97	
Therefore the area of cultivable land	611·38	

Out of acres 611·38 of cultivable land, only acre 0·60 is high-level land used for raising cattle-sheds; there is no land for raising dry cultivation.

The area of cultivable land is 88 per cent of the total ayacut of the village.

Of the extent of acres 611·38 fit for cultivation, Government jirayati land is acres 2·68 dry and acres 357·40 wet and inam land is acres 257·30, all wet.

Of the acres 2·68 registered as dry, only acre 0·60 is actually dry and the remaining extent of acres 2·08 is used for wet cultivation.

Population.—The population of the village according to the—

	Males.	Females.	Total.
Census of 1911	723	808	1,531
Census of 1921	750	781	1,531
Census prepared now for the present investigation	737	791	1,528

* Not printed.

The following are the figures of births and deaths during the past years:—

Year.	Births.			Deaths.			Number of deaths due to epidemics.
	Males.	Females.	Total.	Males	Females.	Total.	
1906	27	26	53	21	20	41	
1907	27	27	54	24	14	38	
1908	30	31	61	23	13	36	
1909	38	33	71	20	21	41	
1910	21	30	51	19	31	50	
1911	25	25	50	19	17	36	
1912	27	26	53	27	28	55	
1913	33	33	66	13	16	29	
1914	34	27	61	24	34	58	Three deaths due to cholera.
1915	34	27	61	35	37	72	Fourteen deaths due to smallpox and three deaths due to cholera.
1916	25	35	60	23	24	47	
1917	34	29	63	18	17	35	
1918	28	26	54	46	34	80	Thirty deaths due to cholera.
1919	29	15	44	33	19	52	
1920	39	32	71	16	18	34	
1921	34	43	77	24	24	47	
1922	37	31	68	32	37	69	One due to smallpox.
1923	38	33	71	37	27	64	Seven due to smallpox.
1924	31	36	67	14	26	40	One due to smallpox.
1925	28	30	58	18	15	33	Three due to smallpox.
1926	34	44	78	18	27	45	
1927	33	30	63	26	31	57	Two due to cholera.
1928	36	34	70	30	31	61	One due to cholera.
1929 (up to 24th September 1929).	20	28	43	15	16	31	

It is seen that the village was severely affected by epidemic diseases of cholera and smallpox during the years 1915 and 1918. There is no variation in population according to the census of 1911 and of 1921; and the variation in the figures of population according to the census of 1921 and according to the present census is very small and calls for no comment. Any increase or decrease in population during the successive years is due mostly to the increase or decrease in births or to the decrease or increase in deaths and is not due to any causes of emigration or immigration or to any other extraordinary reasons.

The area of the village is 691·48 acres; the population of the village is 1,528 or 1,531 according to the previous census.

Therefore density of population per square mile according to the present census (1 square mile is equal to 640 acres) is 1,414.

Density of population of the village according to the census of 1921 is 1,416.

Density of population of Ramachandrapur taluk according to the census of 1921 is 881.

Density of population of East Godavari district (plains) according to the census of 1921 is 578.

Density of population of Madras Presidency according to the census of 1921 is 297.

Density of population of Penikeru village according to the present census is 863.

Density of population of Alamuru village according to the present census is 899.

It is seen that the village of Pedapalla is one of the most densely populated villages of Ramachandrapur taluk which is one of the thickly populated taluks in the Presidency.

There are 278 families in the village. The average members in a family are 2·6 males, 2·9 females and 5·5 both sexes. They are arranged below caste-wise:—

Caste.	Number of families.	Males.	Females.	Total.
Brahmans	13	50	52	102
Kapus	25	73	83	156
Kammas	84	248	252	500
Komatis (Vaisyas)	9	28	30	58
Telilu (oil-mongers)	2	4	6	10
Jangam (tailor)	1	3	2	5
Kamsali (Viswabrahman)	8	19	21	40
Sali (Karnibathula, weaving)	12	33	32	65
Muhammadans	8	15	26	41
Washers	12	26	29	55
Barbers	4	6	7	13
Yerukala	1	2	1	3
Settibalijas	53	127	137	264
Malas	34	75	86	161
Madigas	12	28	27	55
Total ..	278	737	791	1,528

There are 84 Kamma families, 53 Settibalija families and 25 Kapu families; these are the chief agricultural families and they form the greatest number in the village. There are 13 Brahman families; they are a leisurely class; two of them are petty zamindars, the others are inamdars; they do not cultivate the lands; they lease out the lands and live upon the lease amounts. There are nine Vaisya families; they do petty trade in the village by selling sundry domestic articles in retail to the residents; they do not cultivate any lands. There are two oil-mongers; they live by extracting gingelly oil out of gingelly by means of oil mill and selling it to the people; one of them also cultivates others' lands. There are 34 Mala families and 12 Madiga families; they live by doing coolie work and by being farm-servants to the high-caste ryots. Of the eight Viswabrahman families, four do carpentry and four do goldsmithery, but one of them owns lands and does cultivation also. Of the 12 Sali or Karnibathula families, nine do weaving of cloths, one does agriculture, one labour and one medicine. Of the eight Muhammadan families, two are inamdars, two do agriculture, one labour and three music at the time of marriages and other communal occasions. The Jangam family does tailoring. The washers, barbers and the Yerukala do their respective caste professions; but seven of the washers and three of the barbers own inam lands and cultivate them.

Except the eight Muhammadan families, all the other families may be considered to be Hindu families. There are no proper Christian families. Some of the Adi-Andhras say that they have taken up 'Matham', i.e., Christianity but they are more allied to Hindu than to Christians; they are therefore classed as Adi-Andhras and Adi-Dravidas; and they are almost all labourers.

The population may be divided as follows:—

——	Families.	Per cent.	Males.	Per cent.	Females.	Per cent.	Total.	Per cent.
1. Agricultural classes, *i.e.*, Kammas, Kapus and Settibalijas.	162	58	448	66	472	60	920	60
2. Field labouring classes, i e., Malas, Madigas, and Yerukala.	47	17	105	14	114	14	219	14
3. Artizan classes, i.e., Viswabrahmans, Karnabathula (weavers), Washers, Barbers, Jangams.	37	13	87	12	91	12	178	12
4. Trading classes Vaisyas, and Oil-mongers.	11	4	32	4	36	4	68	4
5. Leisurely classes, i e., Brahmans.	13	5	50	7	52	7	102	7
6. Others, i e., Muhammadans.	8	3	15	2	26	3	41	3
Total ..	278	..	737	..	791	..	1,528	..

According to the above figures it is seen that the agricultural families and the agriculturists form 58 per cent and 60 per cent of the total number of families and of the total population respectively. Though they are all classed as agriculturists, there are some among them who take up labour in others' lands on wages in addition to the cultivation of their own lands. Hence, though the families of the field labouring classes and their population are respectively 17 per cent and 14 per cent, some more families and some local persons of the agricultural classes have to be included. It may be added here that almost all the Settibalijas in this village are actual tillers of the soil though they take up field labour whenever possible; they are therefore included here under agriculturists though this class is included under labouring classes in the district classification.

Again the population of the village is divided agewar amongst the several communities of the village. They are shown in a table below. :—

——	0—10.		10—15.		15—20.		Above 20 .	
	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.
Kapus	19	21	13	5	10	15	31	42
Kammas	78	76	20	18	26	26	124	132
Settibalijas	40	42	13	4	13	17	61	74
Malas	27	23	2	3	9	13	37	47
Madigas	12	7	1	2	4	4	11	14
Yerukala	..	..	1	..	..	..	1	1
Viswabrahmans	9	3	1	1	1	3	8	14
Karnabathula (weavers) ..	9	7	5	1	3	4	16	20
Washers	6	8	4	..	2	3	14	18
Barbers	..	1	1	1	..	2	5	3
Jangam	..	1	1	..	1	..	1	1
Vaisyas	5	12	5	3	4	3	14	12
Oilmongers	..	1	1	1	3	4	..	..
Brahmans	13	10	9	5	5	9	23	28
Muhammadans	5	6	..	4	..	5	10	11
Total .	223	218	77	48	81	108	356	417

They are shown below in percentages :-

	Total.	0--10.		10--15.		15--20.		Above 20.	
	Number.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent	Number.	Per cent.
Males	737	223	30	77	10	81	11	356	49
Females	791	218	28	48	6	108	14	417	52
Total ..	1,528	441	29	125	8	189	12	773	51

They are shown below under agricultural classes and non-agricultural classes : —

	Males.	Females.	Total.	0--10.					
				Males.	Per cent.	Females.	Per cent.	Total.	Per cent.
Agricultural classes ..	448	472	920	137	31	139	29	276	30
Non-agricultural classes.	289	319	608	86	30	79	25	165	27

	10--15.						15--20.					
	Males.	Per cent.	Females.	Per cent.	Total.	Per cent.	Males	Per cent.	Females.	Per cent.	Total.	Per cent.
Agricultural classes ..	46	10	27	6	73	8	49	11	58	12	107	12
Non-agricultural classes ..	31	11	21	7	52	9	32	11	50	15	82	14

	Above 20.					
	Males.	Per cent.	Females.	Per cent.	Total.	Per cent.
Agricultural classes	216	48	248	53	464	50
Non-agricultural classes ..	140	48	169	53	309	50

Males above the age of 15 take part in cultivation and they are the actual cultivators of the soil; children of the agriculturists below the age of 15 years assist their parents or guardians in taking food to the fields or in looking after cattle. For purposes of agriculture, the age of 15 may be

taken to be the margin for an adult. Such adults are shown in the following table:—

— — —	Total number of families.	Total males.	Total females.	Males above fifteen years.
Agriculturists classes	162	448	472	265
Non-agriculturists classes ..	116	289	319	172

The 472 females and 183 male children below 15 years are dependent on 265 adult male agriculturists. These 205 persons are 29 per cent of the total agricultural population and are 17 per cent of the total population of the village.

Among the non-agriculturists, the Malas, Madigas and Yerukalas are shown to be field labourers and earn wages; children below 15 years assist their parents or guardians in some light work at house or in the field:—

— —	Total number of families.	Total males.	Total females.	Males above fifteen years.	Females above fifteen years
Field labourers	47	105	114	62	79
Others	69	184	205	110	140
Total non-agriculturists ..	116	289	319	172	219

Among the labouring classes females above the age of 15 years work as coolies. Hence the actual number of labourers may be taken as 141. The remaining children 78 are dependent on the wages of these 141 persons. These 141 persons are 64 per cent of the total labouring classes and are 9 per cent of the total population of the village.

Rainfall.—The rainfall during the years 1925, 1926, 1927 and 1928 as noted by the village officers in their village accounts is noted below. But when compared to the figures given in Alamuru village where there is raingauge and where the figures of rainfall are obtained more accurately, these figures seem to be not quite correct.

— —	1925.	1926.	1927.	1928.	Average.
January	..	0·50	..	..	0·125
February	..	..	..	..	..
March	..	..	..	..	..
April	..	..	..	1·25	0·3125
May	5·50	0·50	..	1·50	1·875
June	1·00	..	2·75	1·00	1·1875
July	8·50	12·75	11·25	9·00	10·375
August	6·00	3·25	1·75	..	2·750
September	1·50	1·00	2·50	5·00	2·500
October	12·75	1·00	1·00	20·50	8·8125
November	..	..	1·00	..	0·25
December	..	..	..	..	..
Total ..	35·25	19·00	20·25	38·25	28·175

As the village is entirely delta and has got full facilities for irrigation, ryots do not depend much on rainfall. If the rainfall is heavy, the fields are subject to submersion. In October 1928 there was a heavy rainfall and the crops suffered partly on account of submersion. The remissions granted during the faslis 1334, 1335, 1336, 1337 and 1338 are nil; this shows that crops are not seriously adversely affected by any abnormal changes in the rainfall but there is some difference in yield in certain portions on account of excessive rains or deficient rains. Heavy rain in October 1928 has

partially damaged the crops in low-lying lands; and want of rain in August 1928 has not affected the crop much owing to the opening of canals and owing to sufficient supply of water in the irrigation channels.

Facilities in irrigation.—Godavari, more particularly one of its canals, the Bank canal, is the main source of irrigation. This canal flows from Dowlaishwaram anicut to Tallarevu lock where it ends itself in a salt creek which connects the sea in Bay of Bengal with the Goutami-Godavari at Yanam. (Please see East Godavari district plan.*) The Dowlaishwaram anicut is about 16 miles to the west of the village; and one peculiarity of the Bank canal is that it is useful for irrigating the villages lying on its left bank only because on its right bank the river Goutami-Godavari is flowing.

A number of irrigation channels are excavated by the Public Works Department from this Bank canal. The only two channels which irrigate the fields of this village are (1) Jonnada Pantakalva and (2) Mulastanam Pantakalva. Jonnada Pantakalva passes from Chintalur village through survey Nos. 157 of this village between S. Nos. 156 and 158 of this village to Pinapalla village; S. No. 158 is the southernmost survey number of the village. Mulastanam Pantakalva passes from Alamuru through survey No. 1 of this village between survey No. 182 of this village to Modukuru village. Survey No. 1 is the northernmost survey number of the village. There are a number of private irrigation bodlues flowing from the above two channels to all the fields of the village.

The extents irrigated by the two channels are.

——	Jirayati.	Inam.	Total.
	ACS.	ACS.	ACS.
1. Jonnada Pantakalva	261·69	166·07	427·76
2. Mulastanam Pantakalva	92·39	91·23	183·62
Total ..	354·08	257·30	611·38

Except acre 0·60 of high-level land almost the rest of the whole ayacut is being irrigated by canal water during the first crop season.

If the channels are open during the second crop season, i.e., from January to April, second irrigated crop will be raised. Generally dalwa paddy and gingelly crops are raised. Gingelly is the most important second crop in the village. The channels will be opened by rotation for second crop cultivation. In the second crop season for fasli 1336, the two channels were open for fasli 1337, the two channels were closed but the ryots were permitted to raise irrigated crops other than dalwa paddy, and for fasli 1338 the two channels were open.

The extents irrigated during the three faslis 1336, 1337 and 1338 for the first crop and second crop are:—

——	Fasli 1336.		Fasli 1337.		Fasli 1338.	
	1st crop.	2nd crop.	1st crop.	2nd crop.	1st crop.	2nd crop
	ACS.	ACS.	ACS.	ACS.	ACS.	ACS.
Paddy	608·07	19·77	607·06	..	607·58	1·38
Sugarcane	1·22	..	0·41	..	0·34	..
Plantains	..	..	3·31	..	2·86	..
Ragi	..	5·57	..	..	..	0·99
Onions	..	4·37	.	7·23	..	15·47
Brinjals	..	0·11	..	0·04	..	2·71
Gingelly	..	205·86	..	44·68	..	189·59
Vammu	..	..	..	0·04	..	..
Total ..	609·29	235·68	610·78	51 99	610·78	210·14

* Not printed.

The difference between 610·78 of fasli 1337 and 609·29 of fasli 1336 is due to the revision of area in resurvey.

Drinking water.—There are five tanks in the village. One of them is used for drinking purposes. It is under village panchayat control and it receives water from canal. Canal is closed only for about six weeks. Before closure, the tank is filled; after re-opening of the canal, the tank receives fresh supply. Hence water is available almost always in the tank. Almost all the wells in the village are fresh water wells; most of the houses have got wells. Thus there is no need for the villagers to depend on rainfall even for drinking purposes. Of the remaining four tanks, one is used by washermen and another used by cattle for drinking purposes.

Drainage facilities.—There are no proper drainage bodhies or channels in the village. During the first crop season, the overflow water of Mulastanam, Jonnada, Penikeru, Kalavacherla and Alamuru fields flows into the fields of Pedapalla and submerges portions of the blocks 1 and 2 of the village which is about 100 acres and partially damages the paddy crop; the average yield in those blocks is generally about two-thirds of the average yield in the other blocks of the village. This drainage water in a portion of these two blocks 1 and 2 has at present to go from field to field towards Pinapalla side and thence to Nallur drain. If proper drainage bodhies are excavated in this block, the average yield of paddy may be enhanced by 100 acres multiplied by 80 kunchams, i.e., 40 puttis, i.e., by about Rs. 2,000 per year. This extent will generally be damaged in the years of more than average rain; but if rain is just near the average it will not be appreciably damaged.

Transport and communications.—Double-bullock carts are the chief means of transport in this village. There are no boats or train as the village is not situated by the side of any canal or railway line. The local fund road from Mandapeta to Alamuru runs to the west of the village at a distance of about 4 furlongs from the village. Please see combined plan of the three villages of Alamuru, Pedapalla and Penikeru. There is an earthen road connecting this local fund road running from Mandapeta to Alamuru and the local fund road running from Mandapeta to Kapileswarapuram. This earthen road starts from Kothuru, hamlet of Alamuru, on the Mandapeta-Alamuru road to Vedhurumudi on the Mandapeta-Kapileswarapuram road. This earthen road is laid by the taluk board about seven years back. A feeder road for about two furlongs is laid from the village to meet the abovementioned earthen road at a distance of about four furlongs from Kothuru its starting point on the local fund Mandapeta-Alamuru road. The feeder road was also laid at the time of the laying of the earthen road, but it was metalled about a year back; and this year the portion of the earthen road from Kothuru to Pedapalla limits is being metalled by the Pedapalla village panchayat. Hence double-bullock carts can now ply more easily from the village to the road running from Mandapeta to Alamuru by going a distance of about six furlongs only on the metalled roads. During the past seven years, paddy and passengers were used to be conveyed by double-bullock bandies or carts on earthen road with the greatest difficulty in the rainy season. If the rain is very heavy and if the earthen road is very slippery, people used to convey articles by bags either on heads or shoulders along a footpath running from the village through the fields to Kothuru; this footpath is about four furlongs from the village to Kothuru. In summer season they used to be conveyed on double-bullock carts through the fields by any convenient way to the local fund Mandapeta-Alamuru road. From this year onwards, there will be a complete connexion of metalled roads from the village along the feeder road, thence along the Kothuru-Vedhurumudi road and thence to Mandapeta-Alamuru road. All the produce that has to be marketed has to be taken first to the Mandapeta-Alamuru road.

The conveyance charge from the village to Mandapeta-Alamuru road by double-bullock bandy of eight bags is one anna per bag; even if carried by a man on his head or back, the charge is one anna per bag. There is now metal stocked on the earthen road within Pedapalla panchayat limits (subsequently spread). On account of this metal, double-bullock bandies are not plying, hence bags are carried by men on their heads. This earthen road will be metalled and opened for regular traffic before the end of this year. There is a rice mill at Kothuru (hamlet of Alamuru). A portion of the produce of this village is taken to that mill. Some of the Mandapeta merchants also purchase the stock in small quantites. The conveyance charge

from Kothuru to Mandapeta is two annas per bag by double-bullock carts. It is therefore three annas per bag from Pedapalla to Mandapeta. No motor lorries are available for transport of commodities. Sometimes paddy is being taken to Rajahmundry, viz., Dowlaishwaram and Alamuru by boats on Bank canal. The conveyance charges by double-bullock carts from Kothuru to Alamuru canal ferry which is about two miles is two annas per bag. The conveyance charge from Alamuru ferry to Dowlaishwaram by boat is one anna per bag; 3 pies per bag for loading and unloading in the boat; and the conveyance charge from Dowlaishwaram to Rajahmundry by double-bullock cart is As. 2-6 per bag. If they take by a double-bullock bandy from Kothuru to Rajahmundry on road, the charge is Rs. 4 for a double-bullock bandy.

Charges by double bullock cart.

	RS	A	P.
Pedapalla to Kothuru ..	0	8	0
Kothuru to Rajahmundry	4	0	0
Total ..	4	8	0

Charges by canal and boat.

	RS.	A.	P.
Pedapalla to Kothuru by cart	0	8	0
Kothuru to Alamuru ferry by cart	1	0	0
Alamuru ferry to Dowlaishwaram ferry by boat ..	0	8	0
Loading and unloading charges	0	2	0
Dowlaishwaram to Rajahmundry by cart ..	1	4	0
Total ..	3	6	0

So it is cheaper for produce to be taken by boat to Rajahmundry than by double-bullock cart direct. In summer boats do not ply for want of sufficient water in the canals; hence all produce that goes to Rajahmundry in summer must go by road only on double-bullock carts. Gingelly and boiled rice go to Cocanada by boat *viz* Alamuru, Dowlaishwaram and Chintapalli lock; the extra expenditure is As. 1-6 per bag on boat from Dowlaishwaram to Cocanada *viz* Chintapalli lock and 3 pies per bag for loading and unloading at Dowlaishwaram. The conveyance charges for a cartload from Pedapalla to Cocanada by the abovementioned route is—

	RS.	A.	P.
Pedapalla to Kothuru by cart	0	8	0
Kothuru to Alamuru ferry by cart	1	0	0
Loading and unloading at Alamuru	0	2	0
Alamuru ferry to Dowlaishwaram by boat	0	8	0
Loading and unloading at Dowlaishwaram	0	2	0
Dowlaishwaram ferry to Cocanada by boat	0	12	0
Total ...	3	0	0

Only in summer they take cargo to Cocanada by double-bullock carts. Much produce of Pinapalla and Sandhipudi which are farther than Pedapalla from the Mandapeta-Alamuru road goes through this village to meet the Mandapeta-Alamuru road and the Bank canal.

The nearest railway station is Dwarapudi. It is about ten miles from the village. Passengers who come by train have to get down at Dwarapudi. Dwarapudi is also a mail-halting station. Buses ply for hire between Dwarapudi and Alamuru. Persons who come by train and get down at Dwarapudi may get up buses which halt at Kothuru on their way to Alamuru and from Kothuru they have to go to the village on foot or on bandies or on palanquins. Kothuru is about a mile from Alamuru.

If any boiled rice is to be exported from Kothuru mill to Anakapalli side, it is taken by double-bullock carts to Dwarapudi station; the conveyance charge from the mill to Dwarapudi station by the double-bullock cart is 4 annas per bag.

There is no post office and no telegraph office. Only one post box is affixed to the house of a retired sub-assistant surgeon. The postman from Alamuru comes to the village at about 8 a.m. every day except on Sunday and other postal holidays, delivers all letters, parcels, etc., to the residents

and opens the post box and takes away letters, parcels, etc., from the village at about 10 a.m. on those days only. The mails are received at Dwarapudi at about 10 a.m. and 6 p.m., those received at Dwarapudi at about 6 p.m. are kept back at Dwarapudi till next morning; these and the mails received at about 10 a.m. of the next day are despatched together to Alamuru that day; and these mails are delivered at Alamuru the same day but are delivered the next day at Pedapalla. Thus, there is a delay of one day in the delivery of mails at Pedapalla. If any person at Pedapalla wants to send a telegram he should send it from Alamuru telegraph office which is at a distance of about two miles from Pedapalla; if any telegram is received by any inhabitant of Pedapalla, it will be despatched from Alamuru telegraph office to Pedapalla village either on the same day or on the next day according to the early or late hour of its receipt in Alamuru telegraph office.

Education.—The number of Telugu literate persons is 117 out of the total population of 1,528. The number of males is 116 and the number of females is only one. Even Telugu education among females may be considered to be nil in the village. There are only 12 English-knowing males and no English-knowing females in the village; of these, two are graduates; one is studying in the B.L. class and one has recently set up legal practice at Rajahmundry. The members of educated persons among the different communities are given below:—

—	Males.			Females.			Total.		
	Educated number.	Total number.	Per cent.	Educated number.	Total number.	Per cent.	Educated number.	Total number.	Per cent.
Brahmans	39	50	78	Nil.	52	..	39	102	38·2
Kapus	6	73	8·3	Nil.	83	..	6	156	3·8
Kammas	28	243	11·3	Nil.	252	..	28	500	5·6
Settibalijas	1	127	0·8	Nil.	137	..	1	264	0·4
Adi-Andhras	1	75	1·25	1	86	1·2	2	161	1·2
Adi-Dravidas	..	28	..	..	27	..	..	55	..
Yerukala	..	2	..	..	1	..	.	3	..
Viswabrahmans ..	7	19	36·8	..	21	..	7	40	17·5
Karnabathulu (weavers).	7	33	21·2	..	32	..	7	65	10 8
Washermen	..	26	..	..	29	..	..	55	..
Barbers	2	6	33·3	..	7	..	2	13	15 4
Jangam	..	3	..	..	2	..	..	5	..
Komatis (Vaisyas) ..	21	28	75	..	30	..	21	58	36·2
Oil-mongers ..	3	4	75	..	6	..	3	10	30 0
Muhammadans.. ..	1	15	6·7	..	26	..	1	41	2 4
(Telugu) Total ..	116	737	14·4	1	791	0 1	117	1,528	7·7
(English) Total ..	12	737	1 6	..	791	..	12	1,528	0·8

The literacy of this village is compared with the literacy in East Godavari district (plains) and in Ramachandrapur taluk.

—	Telugu.			English.		
	Males.	Females	Total.	Males.	Females	Total.
	PER CENT	PER CENT	PER CENT	PER CENT	PER CENT	PER CENT
East Godavari	12·8	2·6	7·6	2·0	0 14	1·1
Ramachandrapur taluk ..	11·8	2·3	7 0	1 0	0 03	0·5
Peddapalla village	14·4	0·1	7 7	1·6	..	0·8

It is seen that Telugu literacy of the village is above the average of East Godavari district and of Ramachandrapur taluk and that English literacy of the village is below the average of the district and above the average of Ramachandrapur taluk.

It is also worth noting that Telugu literacy is high amongst Brahmans (38·2 per cent), Komatis, i.e., Vaisyas (36·2 per cent), oilmongers (30 per cent), Viswabrahmans (17·5 per cent), barbers (15·4 per cent) and Karnabathulu, i.e., weavers (10·8 per cent). It is low in the case of agriculturists and agricultural labourers. The percentages of them are 3·8 per cent for Kapus, 5·6 per cent for Kammas and 0·4 per cent for Settibaljis, 1·2 per cent for Adi-Andhras and nil for Adi-Dravidas and Yerukalas. The figures of literacy are nil in the case of Adi-Dravidas, Yerukalas, Washermen and Jangam.

			PER CENT.
Agricultural classes—			
Kapus	156	6	3·8
Kammas	500	28	5·6
Settibaljis	264	1	0·4
Total ..	920	35	3·8
Agricultural labourers—			
Adi-Andhras	161	2	1·2
Adi-Dravidas	55	..	..
Yerukalas	3	..	..
Total ..	219	2	0·9
Artisan classes—			
Viswabrahmans	40	7	17·5
Karnabathulu (weavers)	65	7	10·8
Washermen	55	..	..
Barbers	13	2	15·4
Jangam	5	..	..
Total ..	178	16	9·0
Trading classes—			
Vaisyas	58	21	36·2
Oilmongers	10	3	30·0
Total ..	68	24	35·3
Leisurely class—			
Brahmans	102	39	38·2
Others—			
Muhammadans	41	1	2·4

Thus it is seen that literacy is in the following order:—

	PER CENT.
Leisurely class	38·2
Trading classes	35·3
Artisan classes	9·0
Agriculturists	3·8
Others, i.e., Muhammadans	2·4
Agricultural labourers	0·9

Comparatively speaking, the literacy amongst agriculturists and agricultural labourers is far less than that amongst the non-agricultural and trading classes.

There are four schools in all for the boys and girls of the village. They are:—

(1) *Pedapalla board elementary school.*—This is open to all classes and to both sexes. The classes are up to V standard. The number on rolls and the average attendance are given below:—

Standard.	Number on rolls.		Average attendance.	
	Boys.	Girls.	Boys.	Girls.
First	36	35	30	29
Second	7	8	7	6
Third	11	3	8	2
Fourth	4	3	4	3
Fifth	3	1	3	1
Total .	61	50	52	41

The number of teachers in the school is four (4) and the maximum age of the children is 13 and the minimum age is five.

(2) *Hindu aided night school of Pedapalla.*—There is only one teacher. *It is open to all but only one Goldsmith and sixteen Sudras are reading* in it. There are only three classes. The maximum age is 16 and the minimum age is 10.

Standard.	Number on rolls.	Average attendance.
First	15 (Sudras)	11
Second	1 (Sudra)	1
Third	1 (Goldsmith) ..	1
Total .	17	Total .. 13

(3) *Pedapalla aided Adi-Andhra school.*—This is open to Adi-Andhras and Adi-Dravidas and to both sexes. There is only one teacher. There are five classes in it. The maximum age is 15 and the minimum age is 6.

Standard.	Number on rolls.		Average attendance.	
	Boys.	Girls.	Boys.	Girls.
First	12	10	6	9
Second	1	1	1	..
Third	3	1	3	1
Fourth	1	..	1	..
Fifth	1	..	1	..
Total ..	18	12	12	10

(4) *Private school for boys (M.R.Ry. Javvadi Suryanarayanamurthi).*—Sanskrit, Telugu and arithmetic are taught. There is only one teacher. The number of boys on rolls is 18; and the average attendance is 15. Each boy pays 20 kunchams per year to the teacher. The maximum age is 15 and the minimum is 7. All the boys are Sudras.

There is a lower secondary school at Kothuru, hamlet of Alamuru. It is at a distance of about four furlongs from the village and is easily accessible to the children of this village. About 20 boys of this village are reading in that school.

The number of boys and girls who are attending the several schools are:—

	Boys.	Girls.	Total.
(1) Board Elementary school	61	50	111
(2) Hindu aided night school	17	..	17
(3) Aided Adi-Andhra school	18	12	30
(4) Private school	15	..	15
(5) Kothuru school	20	..	20
Total ..	131	62	193

The maximum age of the school-going children may be fixed at 15 and the minimum age may be fixed at 5. The numbers of boys and girls in the village between 5 and 15 years are 222 and 178.

The proportion of children attending schools to the number of school-going children in the village is as follows:—

	Boys.	Girls.	Total.
Children between 5 and 15 years ..	222	178	400
Children attending schools ..	131	62	193
Percentage	59 per cent.	35 per cent.	48 per cent.

It is seen that boys' education is more prevalent than girls' education.

There is a village panchayat library. There are 656 books. It was started only last year. Government gave a grant of Rs. 200. During the year 212 books were used. *Andhra Patrika* paper is got by co-operative society common fund for the use of the villagers. The "Village Panchayat Bulletin" is got for the panchayat.

Chapter II.

Agriculture (general).

Area under each crop.—Paddy crop is the chief crop of the village. Greengram is raised as a moisture crop just before the commencement of harvesting of paddy. Gingelly is a second crop raised in second crop season; the extent of gingelly cultivation depends on the closure or opening of the irrigation channels for second crop cultivation. The following figures indicate the extent of cultivation of each crop grown in the village during the faslis 1334 to 1338.—

	1334.	1335.	1336.	1337.	1338.
	ACS.	ACS.	ACS.	ACS.	ACS.
Paddy	597 85	597·70	618·07	604·93	605·95
Ragi	1·05	..	5·57	..	0·79
Horsegram	..	2·40	4·20	3·07	..
Redgram	..	.	..	..	0·02
Greengram	..	138·75	140·88	17·40	157·47
Blackgram	..	35·62	39·94	..	36·81
Onions	4·07	1 25	4·44	7·48	15·47
Kanda	1·38	1·19	1·02	1·39	0·89
Brinjals	0·13	0·26	0·17	0·10	2·71
Plantains	0·02	0·03	3·57	3·31	2·86
Mangoes	..	0·04	0·02	0·02	0·02
Gingelly	127·77	14·52	205·86	44·68	191·27
Sugarcane	2·55	0·81	1·22	0·41	0·34
Gognlu	0·31	0·24	0·15	0·06	0·08
Janumu	..	66·51	39·92	0·54	27·91
Bengalgram	..	1·10	..	..	..
Chillies	..	..	0·15	0·08	..
Turmeric	0·99	0·09	..	..	..
Total ..	736·12	860·51	1,065·18	683 47	1,042·59

The irrigation channels are open for second crop during faslis 1336 and 1338 and are closed during fasli 1337. Hence it is that there is more of greengram, gingelly and janumu (hemp) cultivation during faslis 1336 and 1338 than during fasli 1337.

Total yield and its value.—The yields of the several crops during the fasli 1338 and their market value are given below:—

	ACS.		RS.
Paddy	605·95	909 puttis ..	45,450
Ragi	0·79	120 kunchams ..	45
Horsegram	3·07	Nil. ..	..
Redgram	0·02	.... ..	..
Blackgram	36·81	50 kunchams ..	25
Greengram	157·47	100 ,, ..	50
Onions	15·47	62 puttis ..	620
Kanda	0·89	1 putti ..	10
Brinjals	2·71	2½ puttis .	25
Plantains	2·86	1,600 bunches ..	720
Mangoes	0·02	200 mangoes ..	5
Gingelly	191·27	66 puttis ..	8,580
Sugarcane	0·34	4 puttis ..	160
Gogulu	8·08	.... ..	80
Janumu (hemp)	27·91	.... ..	280
		Total ..	56,050

Horsegram, redgram, blackgram and greengram have died almost completely and did not yield anything owing to insect. The total gross yield of the village for fasli 1338 is Rs. 56,050.

The chief crops of the village are paddy, greengram and gingelly, some other crops of importance are blackgram, plantains and sugarcane. Of the total extent cultivated during fasli 1338

	PER CENT.
Paddy	58
Greengram	15
Gingelly	18
Blackgram	4
Plantains	0·8
Sugarcane	0·003

The average extent of cultivation during the faslis 1334, 1335, 1336, 1337 and 1338 is acres 877·58; the average extent of paddy cultivation during the five faslis is 604·90; it is 68 per cent of the average extent of the total cultivation. During fasli 1334, it is 81 per cent of the total extent cultivated. During fasli 1335, it is 70 per cent; during fasli 1336 it is 57 per cent; during fasli 1337 it is 88 per cent. It is seen that during faslis 1336 and 1338 it is less than 60 per cent. This is partly because there is second crop cultivation of gingelly during those two faslis owing to the opening of the channels for second crop cultivation.

In fasli 1338, the yield of pulses is very small and is estimated to be about Rs. 75. But under normal years, if there were no insects, they would yield as follows:—

	ACS.		RS.
Horsegram	3·07	200 kunchams ..	80
Redgram	0·02	Nil. ..	Nil.
Greengram	157·47	50 puttis ..	4,000
Blackgram	36·81	12 puttis ..	960
		Total ..	5,040

For the cultivable extent of 611 acres 38 cents, the gross yield is Rs. 56,050.

Therefore the gross yield per acre of cultivable land on the average is 56,050/611·38 acres, i.e., Rs. 92.

The total extent of village ayacut is 691·48 acres.

Therefore the gross average yield per acre of the whole village ayacut is 56,050/691·48, i.e., Rs. 81.

The number of families in the village is 278.

Therefore the average gross yield per family per annum is 56,050/278, i.e., Rs. 201-10-0.

The number of persons in the village is 1,528.

Therefore the average gross yield per each person per annum is 56,050/1,528, i.e., Rs. 36-11-0.

The number of children below ten years of age is 441. If two children below ten years are considered to be equal to one adult for purposes of consumption, the number of adults in the village may be considered to be (1,528—44) plus 441/2, i.e., 1,108.

Therefore the gross average yield per head of an adult is 56,050/1,108, i.e., Rs. 50-10-0.

The number of pattas in the village is 271.

Therefore the average yield per patta is 56,050/271, i.e., Rs. 207.

Possibilities of reclaiming any waste lands.—There is an extent of acres 1·05 in the village which is registered in village accounts as assessed waste and for which there is no patta yet. The land is in the following survey numbers:—

Survey numbers.								ACRE.
69/1	..	..	..	..	..	..	..	0·86
69/5	..		..	..	..	..	..	0·02
69/6	..	..	..	..	..	..	..	0·07
69/7	..	..	..	..	..	..	..	0·04
69/8	..	..	..	..	..	..	..	0·03
69/9	..	..	..	..	..	..	..	0·03
						Total	..	1·05

Survey No. 69/1 is at present under unauthorized occupation by an Adi-Andhra; the remaining survey numbers are lying waste. They are resumed for cultivation by Adi-Andhras. All these are fit for wet cultivation and will be assigned to Adi-Andhras for cultivation in an year or so. The extent which remains uncultivated at present is 0·19 acre; its annual yield will be about Rs. 10, therefore its reclamation does not materially alter the economic condition of the village. All other available cultivable land has been cultivated and no land fit for cultivation is lying waste.

Agricultural improvements.—It is seen that the plantain topes have been raised during the faslis 1336, 1337 and 1338; and plantain tope is really a crop which yields greater income. The increase in cultivation of plantain topes during recent years is due partly to the introduction of the new system of planting one by one by the agricultural farm at Samalkota and partly to the rise in price and consequent increase in money value of the produce. On account of the introduction of this method of planting, about 800 plantains are planted in one acre; and one acre is fetching about Rs. 400 to Rs. 500.

There is a breeding bull at Alamuru. It was brought there only recently, i.e., on 4th November 1928. Only five cows of this village took advantage of the existence of the bull. This is a small number when compared to the number of cows 172 existing in the village.

The Veterinary Department and the Health Department have been taking steps for the eradication of cattle diseases and epidemic diseases in the villages.

A manure depot was opened very recently on 4—1—1929 at Alamuru; and the ryots of Pedapalla are taking advantage of the chemical manures stocked at Alamuru. For the present only two ryots used these manures for paddy crop this year. They purchased about ten bags of ammonia and five bags of ammo phos (20—20) grade.

It was stated above under drainage facilities that for want of adequate drainage channels and bodhies an extent of about 100 acres is partially affected by submersion and the yield of the village would have been enhanced by about Rs. 2,000.

Livestock in the village.—A census of agricultural cattle, implements and livestock of the village is taken now for our present purpose; and figures for faslis 1324, 1329 and 1334 are obtained from the village accounts and are given below:—

	1324.	1329.	1334.	1339.
Bulls and bullocks	121	180	109	125
Cows	156	180	166	172
Bulls and heifers under 4 years	141	110	93	103
He-buffaloes	..	6	3	4
She-buffaloes	104	133	123	146
Buffaloes under 4 years ..	72	82	69	79
Sheep	..	..	1	..
Goats	6	..	4	4
Horses and ponies	1	..	..	..
Carts	15	40	38	42
Ploughs (wooden)	44	76	35	62
Sugar mills	..	..	4	1
Oil mills	3	3	3	3
Looms	15	15	14	16

The number of pattas is 271. The number of families of agricultural classes is 162. But the number of ploughs is only 62; and the number of ploughing cattle is 125 plus 4, i.e., 129. The number of ploughs and the number of ploughing cattle are less than the number of pattas, and are less than the number of agricultural families. But most of the pattadars own extent less than two acres. Some of them depend mostly upon the pattadars owning more than five acres; they borrow ploughs and ploughing cattle from one another for agricultural operations.

Cows and she-buffaloes are mostly with the Kammas and Kapus. The Kamma women generally make out certain income out of the she-buffaloes by selling ghee, etc.

The numbers of sheep and goats are almost nil because there are no Gollas in the village who generally rear them up.

Of the 42 double bullock carts, most of them are used for hire, less than half the number is used for agricultural purposes, i.e., for carrying manure, for carrying earth etc. There are a less number of carts in the neighbouring village of Pinapalla; hence the carts of this village are taken for the neighbouring villages also for hire.

Marketing of the village produce.—The following four persons purchase stocks directly from the ryots in the village after harvest, take them to the *mill* at Kotturu and sell the *rice by* sending bags to Anakapalli, Rajahmundry, and in retail at the mill:—

(1) A Kamma of Pedapalla.

(2) Another Kamma of Pedapalla.

(3) A Kamma of Chintaluru, a neighbouring village.

(4) Another Kamma of Chintaluru, a neighbouring village.

Nos. 3 and 4 are joint; and Nos. 1 and 2 and (3 and 4 joint) have opened three rice shops at the mill. They purchase paddy whenever available for sale in the village; they do not generally reserve paddy stocks; they do not pay any commission charges; they pay only two annas per bag for kolagaram, i.e., for measuring paddy and one anna per bag for conveyance charge to Kotturu mill.

The following three persons purchase paddy in the village and take it on bandies or carts and on boats to Mandapeta and Rajahmundry and sell them in those markets:—

(1) A Kapu of Pedapalla.

(2) A Komati of Pedapalla.

(3) Another Komati of Pedapalla.

Those taken to Mandapeta are sold directly to the rice millowners without the intervention of any agent between them. But those taken to Rajahmundry are first taken to the shop of the commission agent who takes one anna per bag of paddy. The first-mentioned four persons also sometimes take bags of rice to Rajahmundry and the commission agent takes two annas per bag of rice.

Plantains.— A Kapu of Sandhipudi a village about a mile from this village purchased all the plantains in this village. He purchases at Rs. 45 to Rs. 60 per 100 bunches for the whole tope. He sells them in retail in shandies whenever they become ripe.

Gingelly. About one-third of the stock is purchased in the village directly from the ryots by the oilmongers of this village and of the villagers of Samalkota, Karapa, Velangi and other villages of Cocanada and Ramachandrapur taluks. The abovementioned seven persons who are trading in paddy and rice purchase the remaining two-thirds stock directly from the ryots and they take it to Rajahmundry where they sell through the mediation of the local commission agent who takes two annas per bag, of course after paying the conveyance charges.

Pulses.— The same seven persons purchase the stocks immediately after harvest from the ryots directly (of course, deducting the quantities reserved by the ryots for their use in the year) and take them to Rajahmundry where they sell through the same commission agent after paying the conveyance charges; the commission agent takes two annas per bag.

Generally no commission agent is visiting this village for the purchase of any stock, the abovementioned seven persons are running the village market and they are paying one anna or two annas per bag of paddy or other articles to the commission agent. They do not prefer to take stocks to Cocanada as they have to pay greater conveyance charges.

Holdings. There are two hundred and seventy-one (271) pattas in the village, of which 193 are Government jiravati and 78 are inam. They are classified according to the extents involved, etc.

	Holdings between 0—1 acre.		Holdings between 1—2 acre.	
	Number.	Extent.	Number.	Extent.
		Acs.		Acs.
Jirayati	86	49·89	51	69·62
Inam	30	13·52	18	26·45
Total .	116	63·41	69	96·07

	Holdings between 2 and 5 acres.		Holdings between 5 and 10 acres.		Holdings between 10 and 20 acres.	
	Number.	Extent.	Number.	Extent	Number.	Extent.
		Acs.		Acs.		Acs.
Jirayati .. .	45	143·85	7	41·0	4	49·72
Inam	11	33·92	13	74 88	4	67·69
Total ..	56	177·77	20	115·88	8	117·41

	Holdings between 20 and 30 acres.		Total.	
	Number.	Extent	Number.	Extent.
		ACS.		ACS.
Jirayati	..	..	193	354·08
Inam	2	40·84	78	257·30
Total ..	2	40·84	271	611·38

Holdings between 0— 1 are 116 out of 271, i.e , 43 per cent.
,, ,, 1— 2 are 69 ,, 271, i.e , 25 ,,
,, ,, 2— 5 are 56 ,, 271, i.e., 21 ,,
,, ,, 5—10 are 20 ,, 271, i.e., 7 ,,
,, ,, 10—20 are 8 ,, 271, i.e., 3 ,, nearly.
,, ,, 20—30 are 2 ,, 271, i.e., 1 ,, nearly

The extent of 116 holdings of 0—1 is 63·41 acres out of 611·38 acres i.e., 10 per cent.
,, 69 ,, 1—2 is 96·07 ,, ,, 611·38 ,, i.e., 16 ,,
,, 56 ,, 2—5 is 177·77 ,, ,, 611 38 ,, i e., 29 ,,
,, 20 ,, 5—10 is 115 88 ,, ,, 611·38 ,, i.e., 19 ,,
,, 8 ,, 10—20 is 117·41 ,, ,, 611 38 ,, i.e., 19 ,,
,, 2 ,, 20—30 is 40·84 ,, ,, 611·38 ,, i.e., 7 ,,

Again, these holdings are divided into (1) cultivated by the owner, (2) cultivated by tenant and (3) partly cultivated by owner and partly by tenant.

	Jirayati.		Inam		Total.	
	Number	Extent.	Number.	Extent.	Number	Extent.
		ACS.		ACS.		ACS.
Holdings of 0—1 acre. By self	69	39·90	28	11·82	97	51·72
,, tenant ..	17	9 99	2	1·70	19	11·67
,, self and tenant.	..	..	..	..	..	..
Holdings of 1—2 acres. By self . ..	46	62·0	14	19·62	60	81·62
,, tenant ..	5	7 62	4	6·83	9	14 45
,, self and tenant.	..	..	..	..	..	..
Holdings of 2—5 acres. By self . ..	36	112·43	7	21·82	43	134·25
,, tenant ..	9	31 42	4	12·10	13	43 52
,, self and tenant.	..	..	..	..	..	..
Holdings of 5—10 acres. By self . ..	5	30·08	8	46·06	13	76·14
,, tenant ..	1	5·51	4	21·04	5	26·55
,, self and tenant.	1	5·41	1	7·78	2	13 19
Holdings of 10—20 acres. By self	2	25·52	1	16·35	3	41·85
,, tenant ..	1	14·08	2	32·00	3	46·08
,, self and tenant.	1	10 12	1	19·34	2	29·46
Holdings of above 20 acres. By self	..	..	1	20·38	1	20 38
,, tenant ..	..	..	..	..	..	..
,, self and tenant.	..	..	1	20·46	1	20·46
Holdings of all kinds. By self .. .	158	269·93	59	136·05	217	405·98
,, tenant ..	33	68·62	16	73·67	49	142·29
,, self and tenant.	2	15·53	3	47·58	5	63·11
Total ..	193	354·08	78	257·30	271	611·38

Owners of holdings 0—1 who do not cultivate their lands are 19 out of 116, i.e. 17 per cent.

Owners of holdings 1—2 who do not cultivate their lands are 9 out of 69, i.e., 13 per cent.

Owners of holdings 2—5 who do not cultivate their lands are 13 out of 56, i.e., 23 per cent.

Owners of holdings 5—10 who do not cultivate their lands are 5 out of 20, i.e., 25 per cent.

Owners of holdings 10—20 who do not cultivate their lands are 3 out of 8, i.e., 37 per cent.

Owners of holdings 20—30 who do not cultivate their lands are nil out of 2, i.e 0 per cent.

(*N.B.*—Those who cultivate a portion of the holding and lease out a portion are included as those who cultivate.)

Therefore owners of all holdings who do not cultivate their lands are 49 out of 271., i.e., 18 per cent.

It is, therefore, seen that most of the holders of the land cultivate their own lands and it is only 18 per cent of the landholders who lease out their lands for cultivation.

Out of 116 owners of 0—1, 97 cultivate 51·72 out of 63·41, i.e., 83 per cent of the extent.

Out of 69 owners of 1—9. 60 cultivate 81 62 out of 96·07. i.e., 86 per cent of the extent.

Out of 56 owners of 2—5, 43 cultivate 134·25 out of 177·77, i.e., 75 per cent of the extent.

Out of 20 owners of 5—10, 15 cultivate 80·14 out of 115·88, i.e., 69 per cent.

" 8 " 10—20, 5 " 46·85 " 117·41, i.e., 42 "

" 2 " 20—30 2 " 26·38 " 40 84, i.e., 63 "

Therefore out of 271 owners of all holdings, 222 cultivate 369·24 out of 547·97, i.e., 67 per cent.

It is seen here that the owners of land cultivate 67 per cent, i.e., nearly two-thirds of the land; and it is only one-third of the land that is leased out for cultivation.

There are no holdings of more than 30 acres of land. The two pattas included under 20—30 are inam pattas having extent of 20 acres 38 cents and 20 acres 16 cents, i.e., just above 20 acres.

In jirayati there are no pattas of greater extent than 14 acres. In inams, there are no pattas of greater extent than 21 acres. There are only 10 pattas with extents greater than ten acres; of these four are jirayati and six are inam. Of the four jirayati pattas, one belongs to Kamma (agriculturist), one to Kapu (agriculturist) and two to Brahmans (non-agriculturists). Of the six inam pattas, one belongs to washermen (washer service inams), one belongs to Muhammadans (mosque service inam), one belongs to temple and three belong to Brahmans. So, of the ten pattas of above ten acres, eight are owned by non-agriculturists and only two by agriculturists.

The area of the whole village is 691 acres 48 cents. There are 271 holdings of all kinds. The average area per holding is 691·48/271, i.e., 2·55 acres. The area of the cultivable land in the village is 611 acres 38 cents. Therefore the average cultivable area per holding is 611·38/271, i.e., 2 acres 26 cents.

Most of the holdings are less than five acres. Holdings of less than one acre are 43 per cent; holdings of less than two acres are 68 per cent; and holdings of less than five acres are 89 per cent, and holdings of more than five acres are only 11 per cent.

Chapter III.

Agriculture (special).

The income and cultivation expenses of half a dozen holdings are given below:—

(1) *Holding of 80 cents.*—The holder cultivates this extent of land only. He does not take any additional land on cowle for cultivation. In fasli 1338, only paddy crop was raised on it. It yielded 12 kavadis or 240 kunchams of paddy. He spent the whole yield for his food and did not sell anything out of it.

Cultivation expenses.

	Rs.	A.	P.
Repairing bunds, etc.	1	8	0
Ploughing	1	0	0
Number of ploughs or cattle	Nil.		
Seedbed, four kunchams of seed	1	8	0
For ploughing, he gave away the hay to the person who did ploughing for him with his cattle ...	Nil.		
For removing plants from seed, 2 persons at As. 8	1	0	0
For transplantation eight persons at As. 8 each ...	4	0	0
For weeding 3 persons at As. 4 each	0	12	0
For removing plants from seedbed, 2 persons at As. 8	1	0	0
For thrashing and conveying home, 3 persons at As. 8 each	1	8	0
Taxes	9	0	0
Total ...	24	4	0

No other crops were grown in that field. If the paddy were sold, it would have fetched him Rs. 60. He borrowed Rs. 100 for cultivation expenses from the local co-operative society at As. 12-6 per hundred per month. He has a net profit of Rs. 35-12-0 on cultivation. He does coolie work also and gets thereby Rs. 100 on the whole per year.

His debts.	Rs.	His property consists of	Rs.	His annual income.	Rs.	His annual expenditure.	Rs.	A.	P.
Co-operative society ..	100	Land	800	Paddy ..	60	Cultivation ..	24	4	0
		House	400	Coolie ..	100	Food	120	0	0
		Jewellery, etc.	60			Clothing ..	20	0	0
			1,260		160	Total ..	164	4	0

His family consists of himself aged 30 years, his mother a widow aged 50 years and his wife aged 25 years. He spends Rs. 120 for food and Rs. 20 for clothes of the family. He has no balance if he spends his net income for food and clothing of his family. Hence he did not invest any monies anywhere or in any shape.

(2) *Holding* 1·30 *acres.*—The holder cultivates this extent with paddy. It yielded about 400 kunchams of paddy, and also sowed blackgram. It yielded 10 kunchams. The total amount of the yield is—

	Rs.	A.	P.
Paddy	100	0	0
Blackgram	4	0	0
Total ...	104	0	0

	Rs.	A.	P.
Cultivation expenses—			
Repairing of bunds	2	0	0
Ploughing	1	8	0
Seedbed, 8 kunchams of seed	3	0	0
For ploughing, he borrowed everything from a friend ryot and incurred no expenses and gave hay in return ..	..		
For plucking plants from seedbed, 4 persons	2	0	0
For transplantation, 13 persons	6	8	0
For weeding, 4 persons	1	0	0
For cutting, 7 persons	3	8	0
For bundling sheaves, 5 persons	2	8	0
For thrashing, etc. 6 persons	3	0	0
Taxes	14	0	0
Seeds of blackgram, 6 seers	1	0	0
For harvesting blackgram, etc.	1	8	0
Total ..	41	8	0

Therefore the net profit is Rs. 62-8-0.

He does coolie work also and gets Rs. 100 per year. He has no other income. The family consists of one male aged 25 years, one boy aged one year, one widow aged 50 years, one woman aged 18 years and one daughter aged four years, i.e., three adults and two children. He has no produce to be sold as the paddy is not sufficient for the maintenance of his family. Blackgram is sold to the local retail bazaarman. He borrowed Rs. 50 from the local co-operative society for cultivation expenses and pays back at the end of the harvest season and takes again loan from the society. He has no money to be invested in any form.

His property consists of	Rs.	His annual income.	Rs.	His annual expenditure.	Rs.	A.	P.	His debts.	Rs.
Lands	1,350	Paddy, etc.	104	Cultivation ..	41	8	0	Co-operative	
Houses ..	500	Coolie ..	100	Food	150	0	0	society ..	50
Cattle	50			Clothing ..	25	0	0		
Jewellery, etc.	50								
	1,950	Total ..	204		216	8	0		

(3) *Holding* 4 *acres* (3 *acres of Alamur also*).—The holder of four acres of land in this village owns also three acres of land in the neighbouring village of Alamuru. Crops yielded and their value are—

	Rs.	A.	P.
Paddy 10½ puttis	525	0	0
Greengram	nil		
Gingelly 160 kunchams	100	0	0
Total ...	625	0	0

	Rs.	A.	P.
Cultivation expenses—			
Repairing of bunds, etc.	14	0	0
Ploughing, etc.	10	8	0
Seed bed, 35 kunchams	12	0	0
Plough charges paid to carpenter	1	4	0
Other agricultural implements, charges paid to blacksmith.	1	4	0
Bulls (1 pair—depreciation)	10	0	0
For removing plants from seed bed, 21 persons	10	8	0
For transplantation, 70 persons	35	0	0
For weeding, 28 persons at 4 annas each	7	0	0
For cutting, 28 ,, at 2 kunchams each	14	0	0
For bundling, 28 ,, at 2 do. each .. .	14	0	0
For thrashing, etc., 20 persons at 2 kunchams each ..	10	0	0
For taxes	76	0	0
Seeds of greengrams, 3 kunchams	2	0	0
Seeds of gingelly, 1 kuncham	1	0	0
Weeding gingelly field, 5 persons	1	4	0
Harvesting gingelly field, 6 persons	1	8	0
Total ..	221	4	0
Net profits by cultivation is ..	403	12	0

The hay was used by cattle as fodder. Hemp was sown in a portion of the field and the crop was grazed away by cattle as fodder.

This ryot borrowed Rs. 100 from the co-operative society for payment of Government taxes after the harvesting was finished and borrowed Rs. 50 on pro-notes for meeting cultivation expenses at the commencement of cultivation season.

He sold three puttis of paddy at Rs. 50 per putti at Mandapeta mill to the merchant without the intervention of any commission agent. He took the paddy on carts belonging to his relation and so did not incur any expenditure for conveyance charges. The remaining paddy he used for the consumption of his family. His family consists of five males of 40, 30, 15, 5 and 4 years and of 9 females of 60, 28, 25, 20, 10, 8, 4, 3 and 2 years. Males aged 40 and 30 are married, females aged 60 and 25 are widows females aged 28 and 20 are married. Males aged 15, 5, 4 and females aged 10, 8, 4, 3, 2 are unmarried. He has lands worth about Rs. 7,000, house worth about Rs. 2,000, cattle worth about Rs. 260 and jewellery and other movable property worth about Rs. 300.

	Rs.	His annual income.	His debts.	Rs.	His annual expenditure.	Rs.	A.	P.
Lands ..	7,000	Rs. 625	Co-operative society	100	Cultivation ..	221	4	0
Houses ..	2,000				Food	300	0	0
Cattle	260				Clothing ..	100	0	0
Jewellery ..	300							
Total ..	9,560				Total ..	621	4	0

He has no balance of money and he has not invested any monies in any shape anywhere.

(4) *Holding 6·50 acres.*—The holder owns 6·50 acres of wet land. He cultivates 10 acres of cowle land also. He raised paddy crop on the whole land. It yielded 25 puttis. Gingelly was raised on two acres of land; it yielded about six kavadis or 120 kunchams.

Total yield.

	Rs.
25 puttis of paddy	1,250
120 kunchams of gingelly ...	80
Total ...	1,330

	Rs.	A.	P.
The following cultivation expenses are incurred—			
Repairing bunds, etc.	32	0	0
Ploughing	24	0	0
For seeds of paddy—90 kunchams	30	0	0
Plough : repairs, etc., to carpenter	1	4	0
Do. to blacksmith	1	4	0
Bulls (depreciation)	10	0	0
For removing plants from seedbed, 80 persons ..	40	0	0
For transplantation, 165 persons	82	8	0
For weeding, 80 persons	20	0	0
For cutting, 82 persons at 2 kunchams	41	0	0
For bundling, 40 persons at 2 kunchams each	20	0	0
For thrashing, etc., 40 persons at 2 kunchams each ..	20	0	0
For taxes	170	0	0
For gingelly seeds, 2 kunchams	2	0	0
For weeding and harvesting gingelly	4	0	0
Total ..	498	0	0
Lease amount for 10 acres	500	0	0
Total ..	998	0	0

He gets an annual income of Rs. 150 on his cart. He is a Settibalji by caste. Some members of his family work as daily labourers also. He gets about Rs. 200 per annum by daily wages earned by the members of his family.

His family consists of eight males of 40, 30, 20, 12, 10, 8, 6 and 2 years, and 6 females of 30, 20, 13, 3, and 2 years. Of these, males of 40, 30 and 20 and females of 30, 20 and 13 are married; and the remaining eight are unmarried.

His total property.	Rs.	His debts.	Rs	His total annual income.	Rs.	Total expenditure.	Rs.
Lands ..	7,000	Pro-notes ..	1,200	Paddy ..	1,250	Cultivation together with taxes and makta.	998
House ..	1,000			Gingelly .	80		
Cattle ..	500			Cart	150		
Jewellery ..	200			Coolie	200	Food ..	350
Total ..	8,700			Total ..	1,680	Clothing ..	100
						Total ..	1,448

Net profits in cultivation is Rs. 1,330 — 998, i.e., Rs. 332.

Net savings per annum is Rs. 1,680 — 1,448, i.e., Rs. 232.

He says that he has a saving of about Rs. 300 per annum because he does ploughing and repairing of bunds, etc., by his own labour. He is liquidating the debt of Rs. 2,000 which he contracted about four years back and reduced it to Rs. 1,200.

Of the 25 puttis of paddy, he gave 10 puttis as makta; he sold three puttis at Rs. 50 per putti to the local merchant and does not sell to any commission agent. He sold it at the then prevailing market rate. The remaining 12 puttis he spent for his family consumption and for payment of harvesting and thrashing charges. He used gingelly for his own family consumption and got gingelly oil extracted by the oilmonger at As. 8 per ganuga; he did not sell gingelly.

(5) *Holding 8 acres.*—The holder is a Kapu by caste. He owns 8 acres of land in the village. He cultivates 10 acres of lease land also on his own land, the yield of paddy is 12 puttis; on the cowle land, the yield is 15 puttis. Greengram and blackgram were sown but insect spoiled the

crops and the yield is almost practically nil. He raised gingelly for second crop. It yielded three puttis. The total yield therefore is—

	Rs.
Paddy on own land, 12 puttis	600
Paddy on cowle land, 15 puttis	750
Gingelly, 3 puttis	400
Total ..	1,750

The following are cultivation expenses :—

	Rs.	A.	P.
Repairing bunds, etc.	36	0	0
Ploughing	27	0	0
For seeds (paddy), 120 kunchams	86	0	0
Ploughs (two), charges paid to carpenter	2	8	0
Do. blacksmith	2	8	0
Bulls (two pairs), depreciation	20	0	0
For removing plants from seed-bed, 90 persons at 8 annas each	45	0	0
For transplantation, 180 persons at annas 8 each	90	0	0
For weeding, 72 persons at 4 annas	18	0	0
For cutting, 108 persons at 2 kunchams	54	0	0
For bundling, 72 persons at 2 kunchams	36	0	0
For thrashing, etc , 80 persons at 2 kunchams	40	0	0
Total ..	407	0	0
Greengram, 6 acres—			
For seeds, 30 seers	7	8	0
Blackgram, 6 acres—			
For seeds, 30 seers	7	8	0
Gingelly—			
For seeds, 6 kunchams	6	0	0
For weeding, gingelly field	15	0	0
For thrashing, etc., gingelly field	20	0	0
For removing gingelly stumps	6	0	0
Total for gingelly, etc. ..	62	0	0
Total for paddy	407	0	0
For Government taxes	200	0	0
For lease amounts	500	0	0
Total ..	1,109	0	0
Net profits by cultivation is (Rs. 1,750 — 1,169) ..	581	0	0

The hay was completely used by cattle as fodder. Janumu (hemps) also was raised in 6 acres but it was also grazed by cattle as fodder.

To meet cultivation expenses, he is borrowing moneys from the co-operative credit society and from inamdars and is paying back the loan amounts after harvest to the respective creditors. He borrowed Rs. 1,400 from the Land Mortgage Bank at Alamuru. Out of the 15 puttis yielded on the cowle land he has to pay one putti per acre as 'Makta' or lease amount, i.e., ten puttis. So, he has only ten puttis on his own land and five puttis on the cowle land. Out of this 15 puttis available for him, he sold only five puttis of paddy in the rice mill at Dulla which is a village about 7 miles from Pedapalla; he sold directly to the mill people; there was no commission agent in the transaction. He sold at Rs. 51 per putti when the market rate was Rs. 52 per putti at that time on the day of sale. He sold the stock for rupee one less per putti because the paddy heap was burnt, and the stock was consequently deteriorated in quality and because no one in Pedapalla or thereabouts did not purchase the stock owing to the bad quality.

His family consists of seven males of 60, 40, 30, 25, 20, 10 and 3 years and nine females of 45, 35, 20, 18, 16, 12, 10, 6 and 1 years. Males of 40, 30, 25 and 20 are married; females of 35, 20, 18, 16, 12 and 10 married; the male of 60 is a widower and the female of 45 is a widow; the remaining members are unmarried and children below 12 years.

Total value of his property.		His debt.		His annual Income.		Expenditure.	
	Rs.		Rs.		Rs		Rs.
Lands ..	8,500	Land mortgage Bank on security of 5 acres.	1,400	Cultivation ..	1,750	Cultivation..	1,169
House ..	1,000			Tobacco trade by his son ..	100	Food ..	500
Cattle ..	500			Curd	150	Clothing ..	150
Jewellery, etc. ..	600					Total ..	1,819
Total ..	10,600			Total ..	2,000		

He borrowed Rs. 2,000 from the land mortgage bank about two years back and he has liquidated about Rs. 600 from out of the savings and reduced it to Rs. 1,400. He has not invested any moneys anywhere in any shape.

(6) *Holding 20 acres.*—The holder is a Kamma by caste. He owns 20 acres of wet land in Pedapalla village. He is cultivating five acres of land of his nearest relations. His own land of 20 acres yield 35 puttis; the other five acres yield eight puttis. Greengram and blackgram are raised but insect spoiled the crops and so did not yield anything. Gingelly was raised on eight acres of land. About 450 kunchams of gingelly yielded. The total yield is therefore as follows:—

	Rs.
20 acres of paddy, 35 puttis	1,750
5 acres of paddy, 8 puttis	400
8 acres of gingelly, $2\frac{1}{4}$ puttis	300
Total ..	2,450

The following are the cultivation expenses—

	Rs.	A.	P.
Repairing of bunds, etc.	50	0	0
Ploughing	37	8	0
For seeds (paddy). 150 kunchams	50	0	0
Ploughs, four (a) Carpenter	5	0	0
(b) Blacksmith	5	0	0
Bulls, 4 pairs—Depreciation	40	0	0
For removing plants from the seedbed, 125 persons at 8 annas each	62	8	0
For transplantation, 250 persons at 8 annas each	125	0	0
For weeding, 100 persons at 4 annas each	25	0	0
For cutting, 125 persons at 8 annas each	62	8	0
For bundling sheaves, 100 persons at 8 annas each ..	50	0	0
For thrashing, etc., 90 persons at 8 annas each	45	0	0
Total ..	567	8	0
Greengram and blackgram—			
For seeds, 8 kunchams	6	8	0
Gingelly—			
For seeds, 10 kunchams	10	0	0
For weeding, 40 persons	10	0	0
For thrashing, etc., 40 persons	10	0	0
Total ..	36	8	0
Taxes—			
Government	280	0	0
(The 5 acres are not taken on lease.)			

Janumu raised but was grazed by cattle as fodder. Hay was used by cattle as fodder.

	Rs.	A.	P.
Total cultivation expenses—			
(1) Paddy cultivation	557	8	0
(2) Greengram, blackgram and gingelly	36	8	0
(3) Taxes	280	0	0
Total ..	874	0	0

He has got a cart; he gets Rs. 200 per annum. He sold 16 puttis of paddy to a Kamma of Pedapalla, who trades in paddy by getting it pounded into rice in Kothuru mill; there is no commission agent; he sold directly to him at Rs. 52 per putti which was the then prevailing market rate; he sold the stock for payment of taxes. He has not invested any monies in any bank or societies. But he has been investing the balance of money in the purchase of lands. He purchased 1 acre 30 cents about five or six months back for about Rs. 1,800, purchased a house last year for about Rs. 1,200, and purchased 1 acre 80 cents previous year for about Rs. 2,200.

His family consists of four males of 60, 30, 25 and 16 years and four females of 50, 50, 25 and 25 years. The males of 60, 30 and 25 years are married; females of 50, 25 and 25 years are married; females of 50 is a widow and the male of 16 years is unmarried. The total value of his properties is—

	Rs.	His debt.	Rs.	His annual income.	Rs.	His annual expenditure.	Rs.
Land ..	25,000	Co-operative	1,000	Cultivation ..	2,450	Cultivation..	874
Houses ..	3,000	Society.		Cart	200	Food ..	420
Cattle ..	500	Pro-notes..	1,000			Clothing ..	150
Jewellery ..	1,000						
Total ..	29,500	Total ..	2,000		2,650		1,424

Net profits on cultivation: Rs. 2,450 — Rs. 874, i.e., Rs. 1,576.

Net annual savings: Rs. 2,650 — Rs. 1,424, i.e., Rs. 1,226.

He sold 15 puttis of paddy at Rs. 55 per putti to two local paddy merchants. He did not sell to the commission agent. He sold the stock in August, i.e., long after the harvest that is why he got Rs. 55 per putti while it was Rs. 50 only at the time of harvest. The remaining stock he used for family consumption and for harvesting and thrashing charges.

Industries.

There are no workshops or factories in the village. There are no small scale industries allied to or subsidiary to agriculture.

There is the small scale industry of handloom weaving. There are 16 weaving looms. Karnibathulu, Kaikalabathulu and Salis do this work. There are ten families of Karnibathulu, one family of Kaikalabathulu and one Sali family. They belong to the same sect; they inter-dine but do not inter-marry. They do not employ any labour in their work; but their females and children also work. Females assist the males from the beginning of the work. They generally purchase cotton thread on credit in Mandapeta from a sowcar which is at a distance of about five miles from the village. Mandapeta is on the way from Pedapalla to Dwarapudi where a big shandy is held on every Wednesday; to this shandy most of the cloths woven on handlooms are brought for sale from different villages. They prepare cloths out of the cotton-yarn so purchased from the Mandapeta

Sowcar in a week or two weeks; they sell them in Dwarapudi shandy on Wednesday in the morning; and in the afternoon on their return from the shandy they stop at Mandapeta, go to the Sowcar, give away wholly or partly the amount due to the Sowcar out of the moneys realized by the sale of cloths at Dwarapudi in the morning, take again fresh cotton-yarn from the Sowcar on credit and return home in the evening and work again till the next Wednesday; and the same thing repeats. These weavers generally get yarn of counts 20 and 40 only. There is generally a difference of two annas and four annas per each bundle of yarn purchased from the Sowcar between the price which they have to pay to the Sowcar and the price which an ordinary cash purchaser has to pay. There is almost always a current account with the merchant. If the difference is two annas per bundle of 20 counts which is worth Rs. 7-8-0, the rate of interest amounts to two annas for Rs. 7-8-0 for a week as the weaver generally repays the amount the next week, i.e., three pies per week per rupee, i.e., one anna per month per rupee, i.e., Rs. 6-4-0 per hundred per month or Rs. 75 per cent per annum. It therefore appears necessary that co-operative stores for weavers should be opened at Pedapalla or in any neighbouring village, so that it may be useful not only to the weavers of Pedapalla but also to those of the neighbouring villages.

One bundle of yarn is sufficient for making five or six pairs of male dhotis during one week. The price of a bundle of 20 counts is Rs. 7-8-0. The price of a bundle of 40 counts is Rs. 12.

Sometimes they prepare eight bed-sheets out of a bundle of 20 counts; eight bed-sheets or five or six pairs of male dhotis are sold at Rs. 10 in the market.

In addition to the cost of yarn, the following expenses are incurred:—

	Rs.	A.	P.
Kandi	0	5	0
Padigu	0	5	0
Ganji	0	5	0
Total ...	0	15	0

The remaining amount, i.e., Rs. 10 (7-8-0 plus 0-15-0), i.e., Rs. 1-7-0 is the net profits per bundle to compensate for his labour. One weaver can prepare clothes out of two bundles per week. The person who is examined says that he takes two bundles every Wednesday afternoon from Mandapeta merchant on his return from the Dwarapudi shandy. His net income per year is therefore 52×2×Rs. 1-7-0, i.e., Rs. 149-8-0, i.e., Rs. 150.

There are only (1) Carpenters, (2) Goldsmith, and (3) Oil-mongers or Telilu in the village. Their business is on a very small scale.

Oil-monger.—He purchases gingelly from the money borrowed from the local co-operative credit society. He says that the trade has fallen down. The ryots themselves get their gingelly to the machine called ganuga and get the oil extracted by him from the machine by paying him the wages for the same. For extracting oil from the machine on one occasion the charge is six annas. He also trades in oil by purchasing gingelly from the ryots and selling the oil in the village or in the neighbouring villages. He purchases gingelly at the time of harvest when the commodity is cheap; for this purchase, he took a loan of Rs. 450 from the local co-operative society. He gets Rs. 200 by this oil-trade and by wages as stated above. He stores the stock in his house and extracts oil whenever necessary. The profit he gets for a bag of gingelly is given below:—

	Rs.	A.	P.
Cost of one bag of gingelly	19	0	0
Charges for cleaning it	0	8	0
Jaggery	0	12	0
Total ...	20	4	0

One bag yields three maunds of oil and two maunds of oil-cake—

	Rs.	A.	P.
Three maunds of oil	21	0	0
Two maunds of oil-cake	2	0	0
Total ...	23	0	0

One bag of gingelly gives work for three days.

Therefore the labour of one person and a pair of oxen for three days fetches a return of Rs. 2-12-0.

The goldsmith examined says that he prepares silver and gold jewels if any resident or ryot brings silver and gold to him. He or anyone in the village does not purchase gold or silver, does not prepare articles by himself and sell them in bazaar or to the residents. He prepares articles on the supply of the metal and takes making charges. So he does not require any advance of moneys for his profession. Even for his instruments, he says he purchases them now and then whenever any instrument gets out of order; he purchases them out of his wages only. He says he earns about Rs. 300 on the whole per year by way of making charges for the articles of jewellery made for the residents of the village.

The carpenter who is examined says that he prepares ploughs and carts of the ryots; he does repairs also. Every ryot who takes work from him gives him five kunchams per year. He is paid five kunchams even if he prepares new ploughs or repairs the old ones. The ryots themselves bring the wood required. He does the skilled work. Even for the making of carts, the ryots should get all the materials required—wood, nails, iron and all other articles. He takes Rs. 25 for a cart newly prepared by way of making charges. He gets 300 kunchams for the year from the ryots on account of ploughs. During the past two years he has not made any carts. Prior to that period, he made four carts in one year and got Rs. 100. He spent that amount for his household expenditure. He has got carpentry service inam of five acres. He gets three puttis of paddy. His family consists of four members, himself, his wife, his sister-in-law and his daughter. He has to spend all what he gets on land and by his wages for the maintenance of his family. He need not spend anything for advance for the purchase of wood or other materials for his profession. He purchases the implements now and then for Rs. 5 or Rs. 6. He gets all his income in kind, i.e., paddy. He sells it and purchases the required implements. He borrowed Rs. 150 for his daughter's marriage and Rs. 50 for her consummation; thus he has a debt of Rs. 200. He took Rs. 120 from the co-operative society and Rs. 80 on pro-note. He does not make any articles for sale in the market; hence he has no dealings with any middleman.

Thus, there are no handicrafts in this village which require capital, marketing, a middleman, except the Mandapeta merchant who advances cotton-yarn to the weavers of the village and the local co-operative society which gives loan to the oilmonger or who purchases gingelly in advance and stores it for future use.

Finance.

Remittance.—Money can be remitted by—

(*a*) Postal money order;
(*b*) telegraph money order;
(*c*) insurance; and
(*d*) messenger.

There is no post or telegraph office in the village but there is a post and telegraph office at Alamuru about a mile from the village. Residents of the village send moneys only from that office by postal or telegraph money order or by insurance; so also the amounts are received in the village. If any moneys are to be sent to or received from any neighbouring villages, the ryots generally send them with their relations or servants. There is no cheque system. The local co-operative credit society has not yet adopted the use of cheques.

Financing agencies.—The chief financing agency that is at present working in the village is Pedapalla co-operative credit society.

Co-operative credit society.—Share is Re. 1; and the admission fee is one anna per rupee. When a person wants a loan from the society, he becomes a member. So, if he wants a loan of Rs. 100 from the society in the first instance, he admits himself as a member and gets only Rs. 100 minus Rs. 10-10-0, Rupees 10, being the share capital and ten annas being the admission fee, i.e., Rs. 89-6-0 and he is indebted to the society to the extent of Rs. 100; of the remaining Rs. 10-10-0, Rs. 10 remains as share money which fetches interest of only one anna per rupee per year, i.e., Rs. 6-4-0 per year per hundred. The society charges an interest of Rs. 9-6-0 per hundred per annum. The penal interest is Re. 1-0-8 per month of Rs. 12-8-0 per year. So the share capital of Rs. 10 is in the society to the disadvantage of the individual ryot and to the advantage of the society. For the last two years, the interest and the share money is being reserved as reserve fund and is not paid to the members of the society.

The following table gives the number of members in the society from 1922-23 to 1928-29:—

Year.	Number at the beginning of the year.	Number admitted.	Removed				Total.
			By themselves	Died.	Default.	Total.	
1922-23	196	6	7	2	..	9	193
1923-24	193	18	8	4	..	12	199
1924-25	199	19	9	7	..	16	202
1925-26	202	31	8	4	1	13	220
1926-27	220	33	6	.	..	6	247
1927-28	247	26	7	2	..	9	264
1928-29 .. .	264	19	13	..	..	13	270

The number of families in the village is 278; and the number of pattas is 271. Hence it is seen that almost all the ryot population are members of the society; it is seen that the number of members in the society has been increasing from 196 in 1922-23 to 270 in 1928-29.

The following table gives the number of members according to the castes:—

Year.	Total number.	Brahmans.	Non-Brahmans	Muhammadans.	Adi-Andhras and Dravidians.	Christians.
1922-23	193	18	125	6	44	..
1923-24	199	19	131	6	43	..
1924-25	202	19	140	5	38	..
1925-26	220	19	160	11	30	..
1926-27	247	21	181	11	34	..
1927-28	264	19	192	10	34	..
1928-29	270	16	197	9	46	2

It is seen that persons of all castes are admitting themselves as members of the society. From the number of Muhammadan families in the village which is eight and from the number of Muhammadan members in the society

which is nine it is seen that in some cases more than one member of one and the same family are also admitted as members of the society in order to obtain greater amount of loan, i.e., loan in excess of the amount fixed for each individual member of the society.

The following table gives the figures of cultivators and non-cultivators who are members of the society:—

Year. (1)	Landowners who do not cultivate. (2)	Landowners who cultivate. (3)	Those who cultivate others' lands. (4)	Agricultural labourers (5)	Total- (6)	Non-cultivators. (7)	Those who cultivate and do other kinds of work. (8)	Total columns (5), (6) and (7). (9)
1922-23	16	103	13	24	150	17	20	193
1923-24	17	103	15	24	159	18	22	199
1924-25	..	..	..	..	171	10	21	202
1925-26	12	171	2	2	187	12	21	220
1926-27	46	186	4	6	212	14	21	247
1927-28	21	159	19	20	219	39	6	164
1928-29	12	185	32	20	249	9	12	270

According to the classification already made, there are 69 non-agriculturist families in the village. But in 1927-28, 21 plus 39, i.e., 60 non-agriculturists are members of the society and in 1928-29 only 21 (12 plus 9) non-agriculturists are members. It is seen therefore that both agriculturists and non-agriculturists are members of the society.

The following table gives the number of loans and the amounts of loans taken by the individual members of the society and classifies them as those below Rs. 50, between Rs. 50 and Rs. 100; between Rs. 100 and Rs. 250 and above Rs. 250:—

Year.	Loans below Rs. 50.		Loans between Rs. 50 and 100.		Rs. 100 and 250.		Loans above Rs. 250.		Total.	
	Number.	Amount.	Number.	Amount	Number.	Amount.	Number	Amount.	Number.	Amount.
		Rs.		Rs.		Rs.		Rs.		Rs.
1922-23 ..	37	1,130	45	3,943	19	3,560	8	2,970	109	11,603
1923-24 ..	83	2,487	69	5,053	28	5,314	4	1,000	175	14,354
1924-25 ..	74	2,036	70	6,380	30	5,495	22	9,810	196	23,721
1925-26 ..	112	3,028	72	6,206	43	7,740	51	22,332	279	39,306
1926-27 ..	106	2,670	70	6,133	36	6,690	56	29,445	268	44,938
1927-28 ..	136	4,669	70	6,109	50	8,230	55	34,570	310	53,578
1928-29 ..	110	5,438	82	6,890	42	9,682	65	24,575	299	46,575

The number of loans in 1922-23 is 109; and the amount of loans in that year is Rs. 11,603; the number of loans in 1928-29 is 299, and the amount of loans in that year is Rs. 46,575. There is a slight fall in the number of loans in 1926-27 when compared in 1925-26 but even then the amount of loans in 1926-27 is greater than the amount in 1925-26. Again there is a fall in the number of loans and the amount of loan in 1928-29. In all the years from 1923-24 it is found that the number of loans of amounts less than Rs. 50 is greater than the number of loans of larger amounts.

The following table gives the number of loans and the amounts of loans taken to different purposes during the several years 1922-23 to 1928-29:—

Year.	For									
	Seeds, manure, etc.		Purchase of cattle.		Payment of kist or shist.		Permanent improvements.		Trade.	
	Number.	Amount.	Number	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs.		Rs.		Rs.		Rs.		Rs.
1922-23 ..	27	2,630	..	..	34	2,980	..	..	13	1,380
1923-24 ..	45	4,121	2	280	70	5,664	1	150	9	1,260
1924-25 ..	27	2,872	11	1,020	51	5,089	..	..	12	2,160
1925-26 ..	18	960	19	1,614	45	5,133	..	..	18	2,360
1926-27 ..	30	2,595	9	1,220	46	4,438	..	..	22	5,865
1927-28 ..	36	2,964	11	2,075	66	9,200	3	6,300	36	8,533
1928-29 ..	40	4,631	9	865	26	2,838	2	1,000	28	2,430

Year.	For											
	Education.		Purchase, repair, construction of houses or cattle sheds.		Purchase, making of country carts.		Purchase of lands.		Purchase of food-stuffs or other necessaries of life.		Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs		Rs		Rs.		Rs		Rs.		Rs.
1922-23 ..	2	500	..	..	..	..	2	700	10	1,010	88	9,205
1923-24 ..	1	200	2	350	1	50	2	150	24	734	167	12,959
1924-25 ..	2	650	1	200	..	..	..	..	25	3,190	129	15,181
1925-26 ..	1	350	4	790	..	..	10	3,110	25	2,174	140	16,491
1926-27 ..	1	350	3	450	1	100	4	700	35	2,186	151	17,904
1927-28 ..	..	..	3	440	..	..	2	430	12	288	164	30,230
1928-29 ..	..	..	..	..	..	..	4	1,560	24	2,446	133	15,778

Year.	For								Total (a), (b), (c).		Grand total.	
	Liquidation of prior debts.		Marriages. (a)		Other religious ceremonies. (b)		For litigation purposes. (c)		(d)			
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs.		Rs.		Rs.		Rs.		Rs.		Rs.
1922-23 ..	18	1,968	3	430	..	..	..	..	3	430	109	11,603
1923-24 ..	16	1,175	2	220	..	..	..	..	2	220	175	14,354
1924-25 ..	62	8,190	4	310	..	..	1	40	5	350	196	23,721
1925-26 ..	130	21,590	8	1,075	..	..	1	150	9	1,225	279	39,306
1926-27 ..	113	26,034	4	1,000	..	..	..	..	4	1,000	268	44,928
1927-28 ..	134	23,104	4	114	3	130	..	..	7	244	310	53,678
1928-29 ..	164	30,577	2	220	..	..	..	..	2	220	299	46,575

In this table it is seen that the greatest number of loans and the greatest amount is taken for the liquidation of prior debts. The next item of the greatest number of loans and the largest amount is for the payment of kist or shist. Then comes the item of purchase of seed, manure and implements; and nine loans were taken for the purchase of cattle for an amount of Rs. 805 in the year 1928-29. Some loans were taken to trade; it is only petty trade compared to paddy and gingelly oil referred to supra. Not much is taken for permanent improvements to the lands or houses; only three loans were taken in 1927-28 for Rs. 6,300, two in 1928-29 for Rs. 1,000 and one loan in 1923-24 for Rs. 150; so also, for the purchase of lands, not many loans were taken; the greatest number of loans so taken is 10 in 1925-26 for an amount of Rs. 3,110. No amounts are taken for handicrafts as there are no important handicrafts which require much capital. Co-operative stores are required for the weavers so as to extricate them from the clutches of the Mandapeta merchant. Not much amount is borrowed from the society for purposes of education because very few people are taking up higher education.

The following table gives the loans which have to be repaid with one year, between one and two years, between two and five years and between five and ten years. It shows that the short-term loans are in large number. *There is no loan longer for more than one year in 1922-23, only* 1 out of 175 in 1923-24, 8 out of 196 in 1924-25, 24 out of 270 in 1925-26, 52 out of 285 in 1926-27, 44 out of 330 in 1927-28 and 42 out of 301 in 1928-29:—

Year.	Short term.		More than one year.									
			1 and 2.		2 and 5.		5 and 10.		Total.		Grand total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs.		Rs.		Rs.		Rs.		Rs.		Rs.
1922-23 ..	109	11,603	..	..	..	..	..	..	..		109	11,603
1923-24 ..	174	14,254	1	100			..	..	1	100	175	14,354
1924-25 ..	188	21,021	1	50	7	2,650	..	..	8	2,700	196	23,721
1925-26 ..	216	31,650½	4	327	18	5,927	2	483	24	6,737	270	38,387½
1926-27 ..	233	40,934	44	1,342	7	1,450	1	30	52	5,822	285	46,756
1927-28 ..	286	45,906	7	763	29	8,332	8	3,285	44	12,380	330	58,286
1928-29 ..	259	42,325	..	..	38	11,579	4	1,610	42	13,189	301	55,514

The amount of loans for more than one year increased from 0 to 13,189 between 1922-23 to 1928-29, whereas the short-term loans increased from 11,603 to 42,325 between 1922-23 to 1928-29. The loans for more than one year were introduced in 1923-24 for two years, and in 1924-25 for five years and in 1925-26 for ten years.

The society is giving loans in three different kinds of securities, (i) on produce, (ii) on mortgage of immovable property, and (iii) on the security of the borrower and one or two sureties.

The following table gives the number of loans and the amounts of loans given on the different kinds of securities during the years 1922-23 to 1928-29:—

Year.	Loans on produce or crop.		Loans on mortgage of immovable property.		Loans on security of borrower and one or two sureties.		Total.	
		Rs.		Rs.		Rs.		Rs.
1922-23	..	..	5	516	104	11,093	109	11,603
1923-24	..	..	6	415	169	13,909	175	14,354
1924-25 ..	..	..	11	2,900	185	20,821	196	23,721
1925-26	17	6,185	29	7,013	224	25,189½	270	38,387½
1926-27	30	13,380	38	9,291	217	24,085	285	46,756
1927-28	39	13,729	44	12,330	247	32,227	330	58,286
1928-29	34	14,904	46	13,103	221	27,507	301	55,514

Loans on produce or crop were introduced only in 1925-26. The number of loans on security of the borrower and one or two sureties is the largest. Even persons who have no property at all are getting loans from the society on the security of one or two persons who stand surety for him and who have got sufficient property.

The following table shows how the working capital has been growing from 1923-24 onwards. The society's present borrowing capacity is Rs. 60,000 and the value of the property of the members is Rs. 9,64,075 and the individual borrowing capacity is Rs. 2,000:—

Year.	Number of members.	Working capital.			
		Share capital.	Reserve fund.	Loans borrowed.	Total.
		Rs.	Rs.	Rs.	Rs.
1916-17	..	796	..	7,100	7,896
1917-18	..	1,249	..	7,792	9,041
1918-19	89	1,585	117	8,943	10,645
1919-20	162	2,458	306	19,459	22,224
1920-21	188	2,495	354	16,661	19,510
1921-22	196	2,539	642	14,877	18,058
1922-23	193	2,471	680	12,362	15,513
1923-24	199	2,478	1,042	14,925	18,445
1924-25	202	2,892	1,347	20,808	25,047
1925-26	220	3,728	2,071	35,399	41,193
1926-27	248	4,262	2,405	45,407	52,074
1927-28	264	4,908	2,624	56,472	64,074
1928-29	271	5,554	4,126	67,537	77,217

Year.	Loans disbursed during the year.		Debts not repaid within the prescribed period.	
	For one year	For more than one year.	Principal	Interest.
	Rs.	Rs	Rs.	Rs.
1916-17	5,420	2,180	..	..
1917-18	9,190		984	41
1918-19	9,468	2,600	216	18
1919-20	14,305	4,835	1,924	230
1920-21	14,305	274	1,387	120
1921-22	12,863		3,995	247
1922-23	11,603		2,677	164
1923-24	14,254	100	2,878	251
1924-25	21,021	2,700	1,134	79
1925-26	31,650	1,737	1,119	74
1926-27	44,938		2,621	247
1927-28	53,578		2,104	311
1928-29	43,007	3,568	..	..

The following table shows the receipts of the society during the years 1922-23 to 1928-29 showing therein the share capital and the deposits, etc.:—

Year.	Share capital.	Deposits.			Loans from Central Bank.	
		From members.		From non-members—Fixed.	For one year.	For more than one year.
		Fixed	Savings.			
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1922-23	113	..	500	1,920	8,500	..
1923-24	166	3,900	..	205	11,500	..
1924-25	609	700	..	720	12,700	..
1925-26	1,034	4,200	..	1,000	30,000	..
1926-27	679	4,700	..	2,750	26,000	..
1927-28	923	17,200	..	1,570	29,000	7,000
1928-29	323	..	..	70	44,500	3,200

Year.	Loans repaid by borrowers.		Interest.	Other items.	Total.
	For one year.	For more than one year.			
	Rs. A. P.		Rs. A. P.	Rs. A. P.	Rs. A. P.
1922-23 ..	14,222 0 0		22,765 5 5	144 6 10	27,675 12 3
1923-24 ..	11,856 2 0		1,580 14 11	512 9 5	29,720 8 4
1924-25 ..	17,424 11 2		2,491 13 0	290 15 9	34,936 7 11
1925-26 ..	24,868 0 0		2,529 14 6	615 2 0	64,228 9 0
1926-27 ..	35,569 8 0		3,385 4 0	248 7 0	73,332 3 0
1927-28 ..	40,270	1,788	4,764 8 0	447 7 2	1,02,962 15 2
1928-29 ..	45,588	3,759	5,638 2 3.	..	1,04,608 1 10

The society was started in the year 1917-18. Its president is a Brahman, non-agriculturist, and its secretary is a Kamma, non-agriculturist. The other panchayat members are a Kapu, agriculturist; a Kamma, agriculturist; and a Brahman, non-agriculturist. The 'gumasta' of the society is a Brahman on Rs. 10 per mensem.

The society's working capital is (1) share money, (2) reserve fund, (3) deposits and (4) loans borrowed from the central bank. In the working capital statement 'loans borrowed' includes 'loans from the central bank' and deposits from the members.

The next financing agency of some importance is the land mortgage bank at Alamuru. Four persons took amounts from the bank during the year 1928-29—

	Rs.
(1) A Kapu, agriculturist	1,500
(2) A Brahman, non-agriculturist	2,000
(3) Another Brahman, non-agriculturist	2,000
(4) Another Brahman, non-agriculturist	2,000
Total ...	7,500

All these are taken on the security of the landed property. This is all for the liquidation of prior debts. The rate of interest is 9 per cent.

There is only one professional private money-lender. He is a jirayatidar and a retired sub-assistant surgeon. He has invested about Rs. 5,000 or Rs. 6,000 on mortgages. He never gives on pro-notes or pledges; he does not give hand-loans to ryots. He levies Re. 1 per month per cent on mortgages of lands and houses; he levies compound interest at the end of every year. He served the medical department for about twelve years and earned a provision of about Rs. 10 per month. He has earned about Rs. 20,000 to Rs. 25,000. He deposited about Rs. 5,000 or Rs. 6,000 in local co-operative credit society, about Rs. 2,000 in the central bank at Ramachandrapur, and about Rs. 500 in land mortgage bank, Alamuru. He has also invested about Rs. 3,000 in the purchase of lands, Rs. 2,000 in the purchase of a house and about Rs. 5,000 for the performance of two marriages; the remaining amount is utilized for investment in business.

There are five merchants in the village who are giving loans on pro-notes only in hundreds and fews of rupees to the local ryots at rates of interest ranging from Re. 1 to Re. 1-9-0; and the total amount of their capital does not exceed Rs. 5,000.

There are about 20 ryots who are giving loans to their fellow ryots on mortgages and on pro-notes only in hundreds at rates of interest ranging from Re. 1 to Re. 1-2-0 if the total amount of capital does not exceed Rs. 6,000.

There are two proprietors in the village, one of whom has a major son who is doing business in paddy and groundnut. He is having a loan account with the Imperial Bank for Rs. 40,000 for purposes of the trade. So the Imperial Bank also is financing to an extent of Rs. 40,000 to this single individual of this village. He gets an annual income of Rs. 11,700 and his total property is Rs. 1,73,000. His other debts amount to nearly Rs. 20,000; these are all on pro-notes with the Zamindar of Kapileswarapuram and Marwadi money-lenders of Rajahmundry and of Ramachandrapur.

There is a kolagaram fund in the village. The village auction the 'Kolagaram', i.e., measurement of paddy, pulses, etc., once in a year or two years and the amount so obtained called 'Kolagaram' fund is used by the villagers in a body for the common benefit of the villagers. The bidder collects Re. 1 per puttie of paddy measured and Rs. 2 per putti of pulses measured by him. The amount of bid is Rs. 440 per year. It is collected by the village panchayat and is used by the panchayat for the repair of tanks and for laying out metalled roads in the village. Government give as the village panchayat could collect for the above purposes. The whole of the 'Kolagaram' fund is drawn from the villages. The share capital, the reserve fund and the deposits form the capital drawn from the villagers—

	Rs.
Share capital	5,554
Reserve fund	4,126
Deposits	70
Total ...	9,750

Recovery of loans.—The professional money-lender of the village commenced business about ten years back; it is said that he filed no suit for the recovery of the loans as he gave loans on sufficient security and as he takes sufficient precautions before giving loans. As regards the lands taken on mortgage by him he makes full and detailed enquiries from the village officers and other well-informed persons and does not give any loans on properties encumbered in any way.

As regards the amounts to be received, i.e., not repaid within the prescribed period to the co-operative credit society, the following table shows the amounts involved in cases of payment overdue:—

Year.	Pending disposals at the beginning of the year.		Filed during the year.		Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs. A. P.		Rs. A. P.		Rs. A. P.
1922-23 ..	..	..	..	..	..	..
1923-24 ..	..	..	20	1,561 9 2	20	1,561 9 2
1924-25 ..	12	921 13 9	5	482 12 6	17	1,404 10 3
1925-26 ..	5	482 12 6	..	..	5	482 12 6
1926-27 ..	..	..	..	..	..	..
1927-28 ..	..	..	..	..	..	..
1928-29 ..	..	..	8	731 7 6	8	731 8 6

—	Claims satisfied before decree.		Decreed during the year.		Pending disposal at the end of the year.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs. A. P.		Rs. A. P.		Rs A. P.
1922-23 ..	..	..	..	..	..	..
1923-24 ..	..	..	8	639 11 5	12	921 13 9
1924-25 ..	1	35 4 9	11	886 9 0	5	482 12 6
1925-26 ..	1	63 4 4	4	419 8 2	..	..
1926-27 ..	..	..	..	..	..	..
1927-28 ..	..	..	..	..	..	..
1928-29 ..	..	..	8	731 7 6	..	..

There are two kinds of financiers from outside the district. One batch is from Nellore district; and another is from Guntur district. The persons of Kolluru, Atmakur taluk, Nellore district, come to the village after sankuratri. They generally camp at Jonnada. They give loans on notes and mortgages; they camp in these parts for about three or four months. They collect Re. 1 per month on Rs. 100 on mortgages and Re. 1-4-0 per month on Rs. 100 on notes. They bring corals and pearls with them for sale; in addition to this sale they do this interest business; they depend mostly on the confidence of the people; they give loans to trustworthy persons. They have lent to only two persons to an amount of about Rs. 30,000.

Two Komatis of Chirala and Perala parts, give small petty loans in amounts of Rs. 5, Rs. 10 or Rs. 15 to small labouring classes, Malas, Madigas, Idigas, Settibalijas and other low castes. They take about eight annas for every one rupee. They come to these villages about the commencement of transplantation season and make collections after harvesting. The peculiarity of their collection is that they sit at the door of the debtors till they get the amounts. They act as a parasite, never leaves the debtor until the amount is paid; they do not even allow the debtor to prepare his food, to eat his morsel and to look to his avocations. They also bring cloths at the time of winter season and sell on credit to these low caste labouring classes at a rate of eight annas more per rupee one for cloths and recover the amounts after three or four months. They make note of the transactions in their own note book or paper, the debtor will not sign or give thumb-impression, they never file a suit for the recovery; they collect monies by sitting on their necks, they come for collection at the time when the debtors are likely to have money.

In spite of their trouble to recover moneys in some cases, they do not fail to give loans again to the same persons. They divide groups of villages to muttas, and each mutta is divided to the control of one group of persons; there is no conflict of interest between any group of persons. After the co-operative societies came into existence, the number of such transactions decreased though the system is not yet extinct. In this village only two persons of Adi-Andhra caste have taken Rs. 4 from these persons.

Chapter IV.

Indebtedness.

The debts of the village are of the following kinds.—They are (1) from the local co-operative credit society, (2) from the land mortgage bank, at Alamuru, (3) by mortgages without possession from the private parties, (4) by pro-notes, (5) from the Imperial Bank at Rajahmundry and (6) "Khandagutta cowles" and mortgages with possession from private parties. There are very few pledges of movable property. After the co-operative society has been working in the village, debt is easily procurable on the security of the borrower and of one or two sureties; the borrowers generally do not pledge their jewels or other movable properties when they can get credit from the society without the pledge of an article. It is only when money is urgently needed and when at that moment the disbursing officer of the society is not available the borrower gets a loan from another villager, generally a handloan, without any pledge and very rarely with the pledge of a jewel or utensil. Even then, these loans are of very small amounts, say, Rs. 5 or Rs. 10. The total amount of such pledges is at the most about Rs. 50. But two cases of the kind referred to in a previous chapter about Chirala-Perala men who give petty loans to low caste Adi-Andhras and other labouring classes were brought to notice; they are also of very small amounts; and the number of such loans is generally dying out owing to the facile credit of the co-operative credit society.

'Khandagutta cowles' are leases of landed property for a fixed number of years during which the tenant cultivates the lands and enjoys the usufruct thereof and delivers back the land to the owner at the expiry of the period without demanding either the principal or the interest.

'Swadhinam tanakhas' or mortgages with possession are mortgages of land with possession to the mortgagee who enjoys the usufruct thereof till the principal is paid and who delivers back the land to the mortgagor on payment of the principal without demanding interest on the mortgaged amount.

The local co-operative credit society gives loans of four kinds: (1) on the security of produce or crops, (2) on the security of immovable property, (3) on the security of the borrower and one or two sureties and (4) joint loans, i.e., five persons jointly borrow moneys on the security of the properties of the five persons.

The total debts of the village are estimated as follows:—

	Rs.
Co-operative credit society	45,270
Pro-notes	57,554
Mortgages without possession (other than with co-operative credit society and land mortgage bank)	27,190
Land mortgage bank	7,500
Imperial Bank	40,000
Khandagutha cowles	640
Swadhinam tanakhas or mortgages with possession ..	150
Pledges	50
Handloans from Guntur people (i.e., Chirala-Perala men) ..	4
Total ..	1,78,304

The number of loans and the amounts involved are given below against agriculturists and non-agriculturists except those of pledges and handloans which are negligible:—

—	Co-operative credit society.		Land mortgage bank.		Pro-notes.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs.		Rs.		Rs.
Agriculturists ..	178	27,152	1	1,500	64	27,074
Non-agriculturists.	114	18,118	3	6,000	23	30,480
Total ..	292	45,270	4	7,500	87	57,554

—	Mortgages without possession.		Imperial Bank of India.		Mortgages with possession and khandagutta cowles.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs.		Rs.		Rs.
Agriculturists ..	21	25,210	..	..	3	600
Non-agriculturists.	5	1,980	1	40,000	3	190
Total	26	27,190	1	40,000	6	790

	Total.	
	Number.	Amount.
		Rs.
Agriculturists	267	81,536
Non-agriculturists	149	96,768
	416	1,78,304

They are divided below under the several important castes for the different kinds of loans:—

—	Co-operative credit society.		Land mortgage bank.		Pro-notes.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs.		Rs.		Rs.
Brahmans..	24	11,787	3	6,000	6	28,200
Kapus ..	29	3,617	1	1,500	7	1,650
Kammas ..	119	19,795	..	..	40	21,674
Settibaljas.	30	3,740	..	..	17	3,750
Others ..	90	6,331	..	..	17	2,280
Total ..	292	45,270	4	7,500	87	57,554

	Mortgages without possession.		Imperial Bank of India.		Khandagutha cowles and mortgages with possession.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs		Rs		Rs.
Brahmans ..	..	..	1	40,000	..	..
Kapus ..	4	5,600	..	..	3	550
Kammas ..	11	17,480	..	..	..	..
Settibaljas.	6	2,130	..	..	1	100
Others ..	5	1,980	..	..	2	140
Total ..	26	27,190	1	40,000	6	790

	Totals.	
	No.	Amount.
		Rs.
Brahmans	34	85,987
Kapus	44	12,917
Kammas	170	58,949
Settibaljas	54	9,720
Others	114	10,731
Total ..	416	1,78,304

The total debts of the village amount Rs. 1,78,304. Of this, one person the Zamindar of Panugunta estate has borrowed Rs. 40,000 from the Imperial Bank, Rs. 20,000 from two Marwadis and from the proprietor of Kapileswarapuram and Rs. 2,000 from the co-operative credit society. On account of this large item, the debt of the village is excessive. If his family and debt are excluded, the debts of the remaining 277 families amount to Rs. 1,16,304. Therefore the average debt of a family is Rs. 1,16,304/277, i.e., Rs. 420. If that family and debt are included the average debt of a family is Rs. 1,78,304/278, i.e., Rs. 641. The average debt of a family for this village may be taken to be Rs. 420, as it seems to be inequitable to apportion the debt of Rs. 62,000 of a single individual on 277 families.

There are 271 pattas in the village. Excluding the patta and the debt of the abovementioned person the average debt of a single pattadar is Rs. 1,16,304/270, i.e., Rs. 430. If that patta and his debt are included it is Rs. 1,78,304/271, i.e., Rs. 658.

The land revenue of the village is Rs. 6,344-4-0 for fasli 1338 and the debts of the village amount to Rs. 1,78,304. So the debt is 28 times the demand of the village; if the debt of that single individual is excluded it is nearly 18 times the demand.

There are 162 agriculturist families; and the debt of the agriculturists is Rs. 81,536.

Therefore the average debt of an agriculturist family is Rs. 81,536/162, i.e., Rs. 503.

There are 116 non-agriculturist families; and the debt of the non-agriculturists is Rs. 96,768. Including the excessive debt of a single individual the average debt of a non-agricultural family is Rs. 96,768/116, i.e., Rs. 834. Excluding that family and that debt; the average debt of a non-agriculturist family is Rs. 34,768/115, i.e., Rs. 302.

Number of agricultural families in debt is 127, i.e., 78 per cent.

Number of agricultural families free from debt is 35, i.e., 22 per cent.

Number of non-agricultural families in debt is 82, i.e., 71 per cent.

Number of non-agricultural families free from debt is 34, i.e., 29 per cent.

Therefore number of families in debt is 127 plus 82, i.e., 209.

Number of families free from debt is 35 plus 34, i.e., 69, i.e., number of families in debt is 75 per cent and number of families free from debt is 25 per cent.

One hundred and twenty-seven agricultural families are in debt to an aggregate of 81,536. Therefore the average debt of an agricultural family in debt is Rs. 642.

Eighty-one non-agricultural families are in debt to an aggregate of Rs. 34,768.

Therefore the average debt of a non-agricultural family in debt is Rs. 429.

Agricultural families in debt.

Number of agricultural families whose debt is less than one-fourth of their respective annual incomes is 44.

Number of agricultural families whose debt is less than half of their respective annual incomes and greater than one-fourth of their respective annual incomes is 18.

Number of agricultural families whose debt is less than their respective annual incomes and greater than half of their respective annual incomes is 28.

Number of agricultural families whose debt is less than twice their respective annual incomes and greater than their respective annual incomes is 28.

Number of agricultural families whose debt is less than three times their respective annual incomes and greater than two times their respective annual incomes is 6.

Number of agricultural families whose debt is less than four times their respective annual incomes and greater than three times their respective annual incomes is 1.

Number of agricultural families whose debt is greater than four times their respective annual incomes is 2.

Non-agricultural families in debt.

Number of non-agricultural families whose debt is less than one-fourth of their respective annual incomes is 54.

Number of non-agricultural families whose debt is less than half of their respective annual incomes and greater than one-fourth of their respective annual incomes is 11.

Number of non-agricultural families whose debt is less than their annual incomes and greater than half of their annual incomes is 4.

Number of non-agricultural families whose debt is less than two times their respective annual incomes and greater than their respective annual incomes is 8.

Number of non-agricultural families whose debt is less than three times their respective annual incomes and greater than two times their respective annual incomes is 1.

Number of non-agricultural families whose debt is less than four times their respective annual incomes and greater than three times their respective annual incomes is 2.

Number of non-agricultural families whose debt is greater than four times their respective annual incomes is 2.

The different kinds of loans outstanding by the time of the present investigation are arranged purposewar in the following table:—

	Outstanding loans as on 1st November 1929.				Purposewar.		
	Agricultural expenses, e.g., seeds, manure, implements.	Purchase of cattle.	Purchase of lands.	Purchase or construction of houses or cattle sheds.	Liquidation of prior debts.	Articles of handicrafts.	Permanent improvements.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. Co-operative credit society—							
(1) Surety loans.	2,656	1,447	800	100	13,288	..	..
(2) Mortgages.	..	90	1,061	..	11,010	..	..
(3) Crop loans.	..	..	2,000	..	..	..	..
2. Land mortgage bank.	..	..	6,000	..	1,500	..	..
3. Mortgages without possession.	..	..	900	600	25,240	..	..
4. Khandagutha cowles.	..	..	..	..	790	..	..
5. Pro-notes	1,750	550	18,770	..	11,220	..	..
6. Imperial bank ..	..	..	..		..	..	..
Total ..	4,406	2,087	29,531	700	63,048	..	..

	Purposewar—*cont.*							
	Education.	Trade.	Family expenses, i.e., foodstuffs, etc.	Marriages.	Other religious ceremonies.	Payment of kist.	Other purposes.	Total.
	Rs.	Rs.	Rs.	Rs.		Rs.	Rs.	Rs.
1. Co-operative credit society—								
(1) Surety loans.	..	678	1,085	10	..	2,578	200	22,842
(2) Mortgages.	..	213	..	..	..	..	..	12,374
(3) Crop loans and joint loans.	..	8,054	..	..	..	..	..	10,054
2. Land mortgage bank.	..	..	..	..	..	..	..	7,500
3. Mortgages without possession.	..	..	50	400	..	..	..	27,190
4. Khandagutha cowles.	..	..	..	..	..	..	..	790
5. Pro-notes.. ..	1,000	21,480	1,184	1,450	..	150	..	57,554
6. Imperial Bank of India.	..	40,000	..	..	..	..	..	40,000
Total ..	1,000	70,425	2,319	1,860	..	2,728	200	1,78,304

The outstanding mortgage amounts and pro-note amounts are shown below according to the agency which has advanced.

	Merchants.		Ryots		Professional money-lenders.		Total.
	Of the village.	Outside the village.	Of the village.	Outside the village.	Of the village.	Outside the village.	
							Rs.
Mortgages	..	8,720	980	10,210	5,980	1,300	27,190
Pro-notes	740	27,584	2,780	6,890	1,260	18,300	57,554
Total ..	740	36,304	3,760	17,100	7,240	19,600	84,744

The sales of lands which took place in 1928-29 indicate the financial condition of the residents to a certain extent; nine of them are for the liquidation of prior debts, one is for the purchase of fresh land and one is for the purchase of food-stuffs and other necessaries of life. They are given below:—

	No.	Extent.	Amount.
			Rs.
For purchase of lands	1	3·60	1,970
For purchase of food-stuffs and family expenses.	1	0·50	500
For liquidation of prior debts	9	4·38	4,472
Total ..	11	8·48	6,942
Of these—Agriculturists	6	7·21	5,605
Non-agriculturists	5	1·27	1,337
Total ..	11	8·48	6,942
Brahmans	..	..	..
Kapus	3	5·61	4,020
Kammas	2	0·32	820
Settibaljas	2	1·30	815
Others	4	1·25	1,287
Total ..	11	8·48	6,942

It is seen that the sales are affected mostly for the liquidation of prior debts which is nearly two-thirds of the amount realized by all the sales in the year.

From the sales of 1928-29, it is seen that inam wet land of 50 cents was sold for Rs. 500.

Therefore the average selling price of inam wet land is Rs. 1,000 per acre.

And, adding all the sales of all the jirayati wet lands, 6·54 acres fetched Rs. 6,310.

Therefore the average selling price of inam wet land is Rs. 965.

The maximum rate of a jirayati wet land is Rs. 1,100 and the minimum rate of jirayati wet land is Rs. 395.

There are no sales either by the Revenue Department or by the Civil Department.

The value of lands in the village does not depend on the crops raised in it but depends on the level of the field or its distance from the irrigation channel and on its soil and adaptability for plantain and sugarcane cultivation.

But the lease amounts vary according to the crops raised in this Alamuru area; but not this village, paddy is the sole cultivation and the lease amount for paddy is generally Rs. 50 per putti.

There are no sales of dry lands in the village as there is no appreciable extent of dry land.

The rate of interest in the land mortgage bank is As. 12 per cent per month.

The rate of interest in the co-operative credit society is As. 12-6 per cent per month.

The rate of interest of mortgages with private persons varies from As. 13 to Rs. 1-2-0 per cent per month.

The rate of interest of the pro-notes varies from Re. 1 to Rs. 1-9-0 per cent per month.

The rate of interest of the Imperial Bank is Rs. 6 per cent per annum.

The mortgages and the pro-notes with private persons are classified below interestwar: —

Mortgages.

Rate of interest.	Amounts.					
	Family expenses	Purchase of house.	Liquidation of prior debts.	Purchase of lands.	Marriages.	Total.
Rs. A. P.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
0 13 0	..	..	200	..	..	200
0 12 6	..	..	2,830	..	..	2,830
0 13 0	..	..	2,000	..	..	2,000
1 0 0	50	600	19,810	900	400	21,760
1 2 0	..	..	400	..	..	400
Total ..	50	600	25,240	900	400	27,190

Pro-notes.

Rate of interest. (1)	Amount.						
	Family expenses. (2)	Marriages. (3)	Payment of taxes. (4)	Cultivation expenses. (5)	Purchase of cattle. (6)	Trade. (7)	Education. (8)
Rs. A. P.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1 0 0	1,054	1,450	150	1,750	550	21,480	1,000
1 9 0	130	..	..	..	..	..	..
Total ..	1,184	1,450	150	1,750	550	21,480	1,000

Rate of interest.	Amount — *cont.*		
	Purchase of lands. (9)	Liquidation of prior debts. (10)	Total. (11)
Rs. A. P.	Rs.	Rs.	Rs.
1 0 0	18,770	11,220	57,424
1 9 0	..	..	130
Total ..	18,770	11,220	57,554

Land Mortgage Bank.

Rate of interest.	For purchase of lands.	Liquidation of prior debts.	Total.
	Rs.	Rs.	Rs.
12 annas	6,000	1,500	7,500

Imperial Bank.

	For trade.
	Rs.
8 annas	40,000

The following figures give the rates of interest per cent per annum prevailing during the previous years from 1900 up-to-date in the case of mortgages:—

Year.	Minimum.	Maximum.
	Rs A.	Rs.
1900	12 0	18¾
1901	12 0	37½
1902	10 8	18¾
1903	6 0	28⅛
1904	12 0	18¾
1905	9 0	15
1906	9 0	75
1907	7 8	18¾
1908	9 0	18¾
1909	12 0	18¾
1910	12 0	18¾
1911	8 4	18¾
1912	10 8	48
1913	12 0	18¾
1914	10 8	18¾
1915	7 8	18¾
1916	10 8	18¾
1917	9 6	18¾
1918	9 6	37½
1919	6 0	37½
1920	9 0	37½
1921	12 0	37½
1922	12 0	18¾
1923	11 4	18¾
1924	10 0	18¾
1925	10 0	18¾
1926	9 6	18¾
1927	9 6	18¾
1928	9 0	13½
1929	9 6	13½

The total value of all the properties of all the families in the village is estimated to be Rs. 10,92,750. The total value of all kinds of debts of all families in the village is estimated to be Rs. 1,78,304. So, the total debts or liabilities amount to nearly one-sixth of the total assets of the village. The state of affairs should have been better but for that single item of debt of nearly Rs. 62,000 which is nearly one-third of the total debt of the village.

The transactions of some of the members of the local co-operative credit society are given below for a clear understanding as to how the debt of the members has been increasing owing to the facility of the credit, how members take fresh loans within a short period of ten or fifteen days or one month from the date of repayment of the prior loan.

(1) A Kamma agriculturist—

Admitted on 18th February 1918 with 5 shares

Took 15 shares on 20th March 1918.

" 10 " 6th February 1925.

" 2 " 27th October 1926.

" 8 " 13th November 1926.

" 1 " 27th September 1927.

" 34 " 25th December 1927.

" 2 " 28th January 1928.

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His debt transactions in the society are—

Loan taken. Date.	Amount. Rs.	Loan repaid. Date.	Amount. Rs.
13th February 1918 ..	50	9th August 1918 ..	50
20th March 1918 ..	150	9th October 1918 ..	150
14th March 1919 ..	200	27th July 1919 ..	90
21st January 1920 ..	200	7th August 1919 ..	10
12th March 1921 ..	100	8th do. ..	20
4th June 1921 ..	100	12th September 1919 ..	50
11th January 1922 ..	200	21st October 1919 ..	10
2nd January 1923 ..	200	28th do. ..	20
8th January 1924 ..	200	21st October 1920 ..	72
18th March 1924 ..	180	27th do. ..	128
10th January 1925 ..	100	4th September 1921 ..	70
21st do. ..	50	11th October 1921 ..	30
6th February 1925 ..	150	Do. ..	64
7th October 1925 ..	130	14th December 1921 ..	36
20th December 1925 ..	110	9th October 1922 ..	40
5th January 1926 ..	80	27th November 1922 ..	30
10th February 1926 ..	100	10th December 1922 ..	110
28th June 1926 ..	70	30th do ..	20
11th July 1926 ..	30	11th November 1923 ..	150
8th August 1926 ..	80	18th do. ..	50
13th November 1926 ..	200	13th February 1924 ..	100
17th January 1927 ..	50	29th do. ..	80
15th August 1927 ..	59	1st December 1924 ..	100
20th do. ..	80	10th December 1924 ..	20
16th November 1927 ..	50	Do. ..	80
24th December 1927 ..	300	17th September 1925 ..	50
13th February 1928 ..	150	Do. ..	78
13th June 1928 ..	100	24th September 1925 ..	22
8th January 1929 ..	300	Do. ..	1
12th June 1929 ..	240	6th November 1925 ..	50
28th do. ..	120	9th do. ..	5
		2nd December 1925 ..	80
		12th do. ..	14
		26th January 1926 ..	100
		13th March 1926 ..	100
		19th June 1926 ..	10
		Do. ..	10
		Do. ..	80
		Do. ..	100
		6th December 1926 ..	69
		Do. ..	11
		1st July 1927 ..	1
		25th do. ..	19
		6th August 1927 ..	80
		28th December 1927 ..	200
		13th January 1928 ..	50
		17th February 1928 ..	50
		11th January 1929 ..	9
		Do. ..	80
		Do. ..	50
		Do. ..	150
		19th March 1929 ..	62
		7th May 1929 ..	17
		21st do. ..	12
		2nd June 1929 ..	87
		8th do. ..	222

(2) A Brahman non-agriculturist—
Shares taken—

19th March 1925	..	30
30th do.	..	20
20th December 1926	..	25
8th April 1926	..	25
22nd January 1928	..	2
		102

Loans taken. Date.	Amount. Rs.	Loans repaid. Date.	Amount. Rs.
19th March 1925 ..	300	30th July 1925 ..	130
30th do. .	200	18th December 1925 ..	170
20th December 1925 ..	750	Do. ..	200
10th April 1926 ..	1,000	8th March 1926 ..	300
16th April 1928 ..	100	8th April 1926 ..	450
15th June 1928 ..	300	27th March 1927 ..	200
12th April 1928 ..	100	12th April 1928 ..	200
6th May 1929 ..	300	7th September 1928 ..	100
13th do. ..	20	Do. ..	100
		30th April 1929 ..	200
		10th May 1929 ..	200

No. 2 is the president of the society. His transactions show that on the day he joined the society, i.e., on 19th March 1925, he took 30 shares and a loan of Rs. 300. Again on 30th March 1925, he took additional shares of 20 and additional loan of Rs. 200. He repaid the amount of Rs. 500 in three instalments—Rs. 130 on 30th July 1925, Rs. 170 on 18th December 1925 and Rs. 200 on 18th December 1925. But on 20th December 1926 he took additional shares of 25 and took a loan of Rs. 750, i.e., of the whole amount which he is entitled to draw from the society on the same date. On 8th March 1926, he repaid Rs. 300; and on 8th April 1926, he repaid Rs. 450 but again increased his shares by 25 on 8th April 1926 and took a loan again of Rs. 1,000 on 10th April 1926. On 27th March 1927 he repaid Rs. 200 and on 12th April 1928 another Rs. 200; he took back the loan of Rs. 100 on 16th April 1928 and Rs. 300 on 15th June 1928; he repaid Rs. 200 on 7th September 1928, took again Rs. 100 on 12th November 1928; repaid again on 30th April 1929 Rs. 200, took Rs. 300 on 6th May 1929, repaid Rs. 200 on 10th May 1929 and took again Rs. 200 on 13th May 1929. These transactions show that retaking of loan followed immediately the repayment of the loan amount; there is not much interval between the repayment of the loan and retaking fresh loans from the society. Also, the tendency is to take all the loan amount that a member is entitled to take and that whenever a larger amount is required by way of loan, the corresponding number of shares is increased. The borrowing power of this individual increased from Rs. 300 on 19th March 1925 to Rs. 1,000 on 13th May 1929. So also the borrowings of some other individual rose—

(1) from Rs. 50 on 13th February 1918 to Rs. 680 on 8th June 1929;
(2) from Rs. 260 on 24th April 1927 to Rs. 770 on 22nd September 1928;
(3) from Rs. 50 on 5th March 1917 to Rs. 550 on 20th October 1929; and
(4) from Rs. 20 on 24th November 1917 to Rs. 150 on 30th May 1929.

The amount borrowed by the villagers on pro-notes is 32 per cent of the total amount borrowed.

The amount borrowed by the villagers on mortgages with private persons is 15 per cent.

The amount borrowed by the villagers in the co operative credit society—

On mortgages	7 per cent of the total amount borrowed.	
On crop loans	6	do.
On surety loans	13	do.
Land Mortgage Bank ..	4	do.
Imperial Bank	22·5	do.
Khandaguta cowles	0 5	do.

The amount borrowed on the security of property is Rs. 12,374 plus Rs. 27,190 plus Rs. 7,500 plus Rs. 790, i.e., Rs. 47,854, i.e., 25 per cent of the whole amount.

Description of six families involved in debt is given below:—

(1) *A Kamma and an agriculturist*—

His present debts are—

(1) Pro-note—Rs. 800 from Vedurumudi Kamma, at Re. 1 per cent per month for purchase of land.

(2) Co-operative credit society—Rs. 700 at Re. 0-12-6 per cent per month for purchase of land and a house.

He purchased land and a house in the year 1928. He made the loans in 1928. House and land were bought for Rs. 1,200. The remaining amount was spent for other expenses. He has not liquidated any portion of the debt. He is likely to liquidate about Rs. 200 this year. He did not like to mortgage the land; and so he did not take the loan from the land mortgage bank, Alamuru. He is likely to repay the loan of the co-operative credit society and to take a fresh loan from the society.

His family consists of six males of 45, 30, 13, 8, 4, 2 years and three females of 40, 40, 30. The first two do cultivation and the others depend on them. There is no other income except agriculture.

Total value of all properties—

	Rs.
Lands	4,000
House	1,000
Movables	200
Cattle	200
	5,400

He owns 4 acres of jirayati land and 5 acres of cowle land. He cultivates the whole land with wet paddy and gets an annual gross income as follows.—

	Rs.
Paddy ..	675
Pulses ..	200
Total ..	875

His expenses are—

	Rs.	
Cultivation	270	
Taxes	90	
Lease amount ..		(as the land belongs to his sister who is with him.)
Family expenses ..	350	
	710	
Net savings	165	

So he is likely to liquidate the whole debt in about ten years.

(2) *A Kapu agriculturist*—

His present debts are—

(1) Pro-note of Rs. 300 from a local ryot at Re. 1 per month for liquidation of prior debts in 1929.

(2) Mortgage of Rs. 1,000 from a local man of the same village at As. 13-4 for the liquidation of prior debts about two years back.

(3) Mortgage of Rs. 1,000 from a money-lender of Nellore district at As. 13-4 per month per cent for marriages about five or six years back.

(4) Co-operative credit society—Rs. 1,700 at As. 12-6 for family expenses; he is taking this every year.

He first made a debt on mortgage with the Nellore man for the performance of a marriage; he contracted some more minor debts in connexion with that marriage. Therefore two years hence he contracted the pro-note debt of Rs. 300 and the other mortgage debt of Rs. 1,000. He has been taking loan every year from the co-operative credit society and repaying the amount every year. He has been paying interest every year to the Nellore man. He has not liquidated any portion of the other debts. His loan with co-operative credit society increased from Rs. 60 to Rs. 1,700.

His family consists of six males of 60, 35, 20, 15, 13 and 5 years and seven females of 55, 40, 20, 18, 16, 13 and 8 years. There are only three agriculturists and the others are dependents; of the three adult males, one is blind and the other two are lepers.

Total value of the property.		Annual income.		Annual expenditure.	
	Rs.		Rs.		Rs.
Lands	30,000	Lands ..	4,000	Cultivation expenses.	2,700
House	2,000			Family expenses ..	800
Cattle	1,000				3,500
Jewellery	2,000				
	35,000				

It is found that his debt has been increasing and that he is not likely to liquidate the debt unless he sells a portion of his land or unless he takes a loan from the land mortgage bank by repaying the loan amounts in instalments.

(3) *A Brahman non-agriculturist*—

His present debts are—

(1) Co-operative credit society—Rs. 3,600 partly for carrying paddy trade and partly for agricultural expenses.

(2) Land mortgage bank—Rs. 2,000 at As. 12 for purchase of land 1928-29.

(3) Pro-note—Rs. 2,000 from a Marwadi at Ramachandrapur at Re. 1-0-6 for purchase of land in 1928-29.

(4) Pro-note—Rs. 2,000 from a money-lender of Hasanbada village at Re. 1 per month per cent for purchase of land.

Out of Rs. 3,600 of the co-operative society, he had a surety loan of Rs. 1,000 and the remaining amount as produce loan. He purchased about 40 puttis of paddy at Rs. 56 per putti and kept it for eight months and sold at Rs. 63 per putti. He took loan on account of this business.

The three other remaining loans are for the purchase of land; he purchased land for about Rs. 6,000 last year. He has not liquidated any portion of his debts. He sold the paddy and liquidated a portion of the debt of the co-operative credit society.

His family consists of three males of 30, 25, 1 years and three females of 60, 20, 3 years. He is an inamdar and a non-agriculturist. He owns 30 acres of land on which he gets lease amount of Rs. 1,500 per year; he gets also Rs. 200 per year on 'purohit service'.

Total value of property.		Annual income.		Annual expenditure.	
	Rs.		Rs.		Rs.
Lands	40,000	Lands	1,500	Family expenses ..	400
House	1,200	Purohit service ..	200		
Cattle	400				
Jewellery ..	1,000				
	42,600		1,700		

He is able to liquidate the debt of the remaining amount of Rs. 7,600 by about Rs. 1,000 per year.

(4) *A Settibalija agriculturist*—

His present debts are—

(1) Co-operative society—Rs. 50 for agricultural expenses 1928-29.

(2) Mortgage—Rs. 250 from a Brahman of Velagaleru village at Rs. 1-2-0 per cent per month for liquidating prior debts.

(3) Pro-note—Rs. 100 from a Sali of Pinipalla at Re. 1 for payment of taxes and family expenses, about two years back.

He contracted a debt of Rs. 250 about six years back and has not repaid any portion thereof, either principal or interest; on the other hand he has taken a fresh loan two years back. He owns 50 cents of land and cultivates 5 acres of cowle land; he does coolie work also. His family consists of

two males of 50 and 5 years and three females of 30, 10 and 3 years. The male adult and the female adult do labour and the other three dependents.

His total property.		His debts.	Annual income.		Annual expenditure.	
	Rs.	Rs.		Rs.		Rs.
Lands	500	50	Lands ..	450	Lands	400
House	30	250	Coolie ..	50	Family expenses.	110
Cattle	30	100				
	560	400		500		510

It is seen that his income and expenditure are almost running equal and it is doubtful if he can liquidate his debt unless by selling the land or by mortgage of the land in land mortgage bank. He is repaying the loan from the co-operative credit society and taking again fresh loan from it to meet his agricultural needs.

(5) *A Kamma agriculturist*—

His present debts are—

(1) Co-operative credit society—Rs. 300 for payment of taxes and agricultural expenses in 1928-29.

(2) Pro-note—Rs. 500 from a money-lender of Vedurumudi at Re. 1 per month per cent for liquidation of prior debts, 1928-29.

He performed the marriage of his daughter about three years back and contracted some sundry debts; and he liquidated all of them by taking a loan on pro-note in 1928-29; he has not liquidated any portion of this Rs. 500 till now. He has been repaying and retaking loan from the society for the agricultural expenses.

He owns 13 acres of wet land and does cultivation of 4 more acres of cowle land. He gets about Rs. 600 on lands every year. His family consists of four males of 60, 35, 18 and 15 years and three females of 50, 20 and 15 years. The male adults do cultivation and the females depend on them.

Total property.		Debts.	Annual income.		Annual expenditure.	
	Rs.	Rs.		Rs.		Rs.
Lands	13,000	300	Lands ..	1,400	Lands ..	800
House	600	500			Family ..	400
Cattle	200					
Jewellery ..	400					
	14,200	800				1,200

He can liquidate the debt in the course of four or five years as there is excess income over expenditure.

(6) *A Kapu agriculturist*—

His present debts are—

(1) Co-operative credit society—Rs. 700 for taxes and education of his boy.

(2) Mortgage—Rs. 1,400 at Re. 1 from money-lender of the village for performing the marriages of his son and daughter, about three years back.

(3) Pro-note—Rs. 500 from a Vaisya of Ryali village at Re. 1 for purchase of cattle and other agricultural and family expenses.

He performed the marriages of his son and daughter about three years back and made the mortgage debt; he has not yet repaid any portion of it. He purchased cattle in 1928-29 and made the pro-note debt for it. His son is studying school final class at Ramachandrapur and living in a hostel there; hence he has to meet extra expenditure and he took a loan from the society for it. He has been repaying and retaking loan from the society.

His family consists of six males of 50, 20, 18, 12, 7 and 1 years and four females of 70, 35, 20 and 2 years. The male adults work and the others depend on them. He owns 6 acres of wet land and does cultivation of 11 more acres of cowle land.

Total value.		Debts.	Annual income.		Annual expenditure.	
	Rs.	Rs.		Rs.		Rs.
Lands	6,000	700	Lands ..	1,475	Lands ..	1,100
House	600	1,400		———	Family ..	500
Cattle	300	500				
Jewellery ..	200					
	7,100	2,600				1,600

His annual expenditure exceeds the annual income and he cannot liquidate the debt unless by selling a portion of his land.

Investment.—There are no deposits in the Post Office Savings Bank account on behalf of any residents in the village at present. One person deposited Rs. 212 in the year 1926-27; he was a school teacher in the Board school and he left the village for Kapileswarapuram about six months back. No other person has deposited since then. The residents are not in the habit of investing their moneys in the Post Office Savings Bank or in the purchase of postal cash certificates.

The amounts that are available after meeting all family and agricultural expenditure are invested in the purchase of lands and in the purchase of jewellery. During the year 1928-29, 8·50 acres were purchased by the residents of Pedapalla for Rs. 8,250. The amount spent in 1928-29 in the purchase or making of jewellery cannot be estimated.

There are 271 members in the co-operative credit society and their share capital is Rs. 5,554 by the end of June 1929. There are eight members in the co-operative central bank at Ramachandrapur and the share money is Rs. 3,200. There is only an amount of Rs. 70 under fixed deposits in the co-operative credit society during the year 1928-29. But the figures under deposits in the receipts statement under co-operative credit society (see page 7 of chapter on finance) show the amounts invested by way of deposits under the several heads. The amount invested by way of share capital and reserve fund are not amounts invested on account savings but only on account of compulsory contribution to the society to get loans from the society.

PENIKERU VILLAGE.

Penikeru is a village in Ramachandrapur taluk, East Godavari district. East Godavari is mainly divided into four natural divisions—Delta, Uplands and Upper Agency and Lower Agency. Delta may be split up into (1) the Eastern delta comprising the taluks of Ramachandrapur and Cocanada which are on the left bank of Goutami, one of the three main branches of the river Godavari, and (2) the Central delta comprising the taluks of Amalapur and Razole which are mainly situated between the Goutami and Vasishta, another branch of the Godavari. Vainateyam, the third branch of the Godavari, flows through the Central delta taluks. There are five channels which run across the Ramachandrapur taluk, viz., Samalkota canal, Cocanada canal, Coringa canal, Injaram canal and Bank canal; and irrigation channels were excavated by the Public Works Department for the irrigation of the fields from the main canals. Penikeru is one of the villages in Ramachandrapur taluk which is under the irrigation of some of these channels.

Penikeru is bounded on the north by Choppella, Nawabpeta and Modukuru, east by Alamuru and Kalavacherla, south by Alamuru and Jonnada and on the west by Jonnada (see the combined plans of the three villages of Alamuru, Pedapalla and Penikeru)*. All these villages are delta villages and receive supply of canal water by means of irrigation channels; but the villages of Choppella, Nawabpeta, Alamuru and Jonnada have got some dry cultivation in some portions owing to the high level of the plots and owing to the low commandability of the irrigation sources. The Bank canal and the Goutami river are about three miles to the west of the village. In Penikeru village also, there is Block No. 4 of an extent of about one hundred acres which is not easily commandable and is therefore not fit for wet cultivation unless there is very heavy rain and unless there is submersion in the other low-lying fields.

AREA.

			Acs.
The area of the whole village			1,015·40
,, of the village-site or Gramakantam including Adi-Andhrapalli			21·32
,, of the Vura tank (used for drinking water by people)			7·09
,, of the Ravula tank (used by cattle for drinking purposes)			1·74
,, of the three 'murugukodus' (drainage channels)			6·86
,, of the assessed wastes			0·05
,, of house-sites granted by Labour department to Settibalijas		0·72 acre.	
,, of house-site granted by Labour department to Adi-Andhras		0·99 ,,	
			1·71
,, of the other poramboke			77·02

Therefore the total land in the village which is not at present used for cultivation is 115·79 acres.

Therefore the total cultivable land in the village is 899·61 acres.

The area of cultivable land is 88·7 per cent of the total area of the village.

Out of 899·61 acres, dry land is 142·25 acres and wet is 757·36 acres.

Dry land is 16 per cent of the total cultivable area and wet land is 84 per cent.

Of the dry land an extent of about 10 acres is being cultivated with wet paddy once in two or three years; but that is only occasionally when the water application is accepted; it is more fit for cultivation of a kind of broadcast paddy called jilam. The total wet land is always used for wet cultivation.

* Not printed.

Of the total extent of 899·61 acres fit for cultivation—

	Wet. Acs.	Dry. Acs.
Government jirayati land	430·00	61·22
Inam land	327·36	81·03
Total ..	757·36	142·25

Population.—The population of the village according to the census of—

——	Houses.	Males.	Females.	Total.
1911	225	696	656	1,352
1921	229	679	666	1,345
Prepared now for the present investigation	283 (families).	703	667	1,370

The following are the figures of births and deaths during the past years:—

Year.	Births			Deaths.			Number of deaths due to epidemics.
	Males.	Females.	Total.	Males.	Females.	Total.	
1906	23	21	44	20	16	36	2 due to cholera.
1907	37	34	71	18	24	42	1 due to cholera.
1908	25	16	41	24	17	41	..
1909	28	26	54	13	22	35	..
1910	22	32	54	17	22	39	1 due to cholera.
1911	27	26	53	20	21	41	..
1912	32	31	63	28	15	43	..
1913	35	26	61	13	19	32	..
1914	37	21	58	43	30	73	17 due to smallpox.
1915	27	25	52	30	22	52	8 due to smallpox.
1916 .. .	23	23	46	19	17	36	..
1917	30	34	64	47	44	91	29 due to cholera.
1918	23	27	50	27	26	53	..
1919	24	29	53	19	17	36	..
1920	25	26	51	12	18	30	..
1921	28	25	53	33	30	63	7 due to cholera.
1922	26	30	56	14	20	34	..
1923	27	33	60	28	23	51	..
1924	23	23	46	15	22	37	..
1925	37	27	64	27	21	48	..
1926	40	24	64	18	22	40	..
1927	40	31	71	19	26	45	..
1928	36	46	82	30	32	62	..
1929 (up to end of September).	15	23	38	17	13	30	..

It is seen that the number of deaths is greater than the number of births in the years 1914, 1917, 1918 and 1921. The difference in 1914 is 15 which is mainly due to 17 deaths due to smallpox; the difference in 1917 is 27 which is mainly due to 29 deaths due to cholera; the difference in 1918 is 3 which is partly due to 20 deaths due to fever; the difference in 1921 is 10 which is mainly due to 7 deaths due to cholera. The village was seriously affected by the epidemic of smallpox in 1914 and 1915 ; by fever in 1918 and by cholera in 1917 and 1921.

There is not much difference in population between the census of 1911 and 1921. But there is a difference of 25 persons between the census of 1921 and the present census. But there is an increase of 54 in the number of houses. The increase in houses is due to the splitting of the joint families of brothers into separate families and is also partly due to the settling down of five or six Kapu families from Peddapur taluk on account of indigent circumstances there and on account of the existence of some of their relations here. There is no emigration from or immigration into this village; no persons went to Basrah or South Africa from this village for labour or for any other work.

The area of the village	acs. 1,015·40
The population of the village	1,370
Density of population for square mile as per census now prepared.	863
Density of population per square mile as per census of 1921 ..	852
Density of population of Ramachandrapur taluk according to the census of 1921	881
Density of population of East Godavari district (Plains) according to census of 1921	578
Density of population of Madras Presidency according to the census of 1921	297
Density of population of Alamuru village according to the present census	899
Density of population of Pedapalla village according to the present census	1,414

So, it is seen that the density of Penikeru is less than the density of Ramachandrapur taluk and is far less than that of one of its neighbouring villages (Peddapalla) and is a little less than the other neighbouring village of Alamuru.

There are 283 families in the village. The total population is 703 males, 667 females.

Therefore the average number of members in a family are 2·5 males, 2·3 females and 4·8 both sexes.

The families and population are arranged castewar below:—

Caste.	Number of families.	Males.	Females.	Total.
Brahmans	6	12	19	31
Komatis (Vaisyas)	7	24	18	42
Viswabrahmans	4	17	16	33
Barbers	3	12	7	19
Washermen	12	31	25	56
Kummaras (Potters)	6	18	21	39
Kammas	85	216	210	426
Kapus	34	96	83	179
Settibalijas	68	155	158	313
Muhammadans	1	6	5	11
Gollas	3	6	4	10
Adi-Andhras	54	110	101	211
Total ..	283	703	667	1,370

There are 85 Kamma families, 34 Kapu families, 68 Settibalija families and one Muhammadan family; these are the main agricultural classes in families; and they form the greatest number in the village. There are

54 Adi-Andhra families and 3 Golla families; these are agricultural labouring classes and families. There are six Brahman families who form the only leisurely class in the village. There are 7 Vaisya families which do petty trading, 4 Viswabrahman families, 3 Barber families, 12 Washermen families and 6 Potter families do their respective artizan professional work. Though most of the Settibalijas are cultivators, a few of them live by coolie work only; though most of the Adi-Andhras do coolie work, a few of them cultivate lands also. Though barbers and washermen do their professional work, some of them are also doing cultivation of lands to a certain extent. Of the 6 Brahman families, one is the karnam of the village, one is the teacher in the school, one is a temple archaka and three others are native physicians; these native physicians are spoken of as experts in healing lunacies and mentally disordered persons. They have opened a dispensary where they are giving medicines to such mentally defective persons; and some families are coming to them from different parts of the district and some are coming even from Ganjam district and Orissa for the treatment. All the 7 Vaisya families have petty sundry shops in the village. Of the 4 Viswabrahmans, one does carpentry, one does blacksmithery and two do goldsmithery. All the 6 potters make pots in the village and prepare tiles. The only one Muhammadan family does cultivation. There are no Christians in the village. Of the 54 Adi-Andhras, there are 27 Mala families with 52 males and 44 females and 27 Madiga families with 58 males and 57 females; all these do field labour work either for daily wages, or as farm-servants; Madigas work as chucklers also during spare moments. The houses of Malas and Madigas are outside the village and they are living together; Settibalijas are living away from the village beyond the Mala-Madiga Palli. The Kapus, Kammas and Brahmans are all living together (see the village plan of Penikeru)*.

The population may be divided as follows :—

	Families.	Per cent.	Males.	Per cent.	Females.	Per cent.
1. Agricultural classes (i.e., Kammas, Kapus, Settibalijas and Muhammadans).	188	66·5	473	67·2	456	68·4
2. Field labouring classes, i.e., Malas, Madigas and Gollas.	57	20·0	116	16·5	105	15·7
3. Artizan classes, i.e., Viswabrahmans, Barbers, Washermen and Potters.	25	9·0	78	11·1	69	10·0
4. Trading classes, i.e., Vysyas ..	7	2·5	24	3 4	18	2·7
5. Leisurely classes, i.e., Brahmans.	6	2·0	12	1·8	19	2·9
Total ..	283		703		667	

	Total.	Per cent.
1. Agricultural classes, i.e., Kammas, Kapus, Settibalijas and Muhammadans	929	67·8
2. Field labouring classes, i.e., Malas and Madigas and Gollas	221	16·1
3. Artizan classes, i.e., Viswabrahmans, Barbers, Washermen and Potters	147	10·7
4. Trading class, i.e., Vysyas	42	3·1
5. Leisurely class, i.e., Brahmans	31	2·3
Total ..	1,370	..

It is seen that the families of agricultural classes form 66·5 per cent of the total number of families and the agriculturists form 67·8 per cent of the total population. Next in strength is the number of the field labouring classes whose families are 20 per cent of the total number of families and whose population is 16·1 per cent of the total poplation. Though they are all classed as agriculturists, some of them go for coolie in others'

* Not printed.

fields though they cultivate their own lands: this is so when they have not got much land for cultivation. Hence, though the labouring class families and persons are 20 per cent and 16·1 per cent, some more families and persons of the agricultural families and persons may have to be included. Most of the Settibalijas do cultivation and hence all of them are included under agricultural classes.

Again, the population of the village is divided age-war amongst the several communities of the village. They are shown below:—

Caste.	0—10.		10—15.		15—20.		Above 20.	
	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.
Brahmans	3	5	1	..	..	3	8	11
Komatis (Vysyas)	6	4	2	1	2	1	14	12
Viswabrahmans	4	3	2	2	2	4	9	7
Barbers	5	..	2	..	..	..	5	7
Washermen	7	5	3	4	1	3	20	13
Kummaras (Potters)	5	7	1	4	3	2	9	8
Kammas	52	58	31	23	17	9	116	122
Kapus	20	22	19	9	11	6	46	46
Settibalijas	44	44	21	20	11	8	79	86
Muhammadans	..	1	1	2	2	1	3	1
Gollas	1	..	1	..	..	..	4	4
Adi-Andhras	27	25	16	6	7	4	60	66
Total ..	174	172	100	71	56	41	373	383

They are shown below in percentages:—

——	Total.	0—10		10—15		15—20		Above 20.	
		Number.	Per cent.	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.
Males ..	703	174	24·7	100	14·2	56	8·0	373	53·1
Females ..	667	172	25·8	71	10·6	41	6·2	383	57·4
Total ..	1,370	346	25·2	171	12·5	97	7·1	756	55·2

They are shown below under agricultural classes and non-agricultural classes:—

——	Males.	Females.	Total.	0—10			
				Males.	Per cent.	Females.	Per cent.
Agricultural classes ..	473	456	929	116	24·5	123	27
Non-agricultural classes.	230	211	441	58	25 0	49	23

	0—10		10—15					
	Total.	Per cent	Males.	Per cent.	Females	Per cent	Total.	Per cent.
Agricultural classes.	239	26	72	15	54	12	126	14
Non-agricultural classes	107	24	28	12	17	8	45	10

	15—20					
	Males.	Per cent.	Females.	Per cent.	Total	Per cent.
Agricultural classes	41	9	24	5	65	7
Non-agricultural classes ..	15	7	17	8	32	8

	Above 20					
	Males	Per cent.	Females	Per cent.	Total.	Per cent
Agricultural classes	244	51·5	255	56	499	53
Non-agricultural classes ..	129	56	128	61	257	58

In this village and neighbouring villages, males above the age of 15 years are the actual cultivators of the soil; others of the age between 10 and 15 years assist their parents or guardians in taking food for them to the field, in looking after the cattle and other miscellaneous field work. For purposes of agriculture, the adult may be taken as those who are above 15 years:

	Number of families.	Males.	Females.	Males above 15 years
Agricultural classes	188	473	456	285
Non-agricultural classes	95	230	211	144

The 456 females and (473—285), i.e., 188 males below 15 years are dependent on the cultivation of 285 males above 15 years. These 285 male adult agriculturists are only 31 per cent of the total agricultural population and 21 per cent of the total population of the village.

Among the non-agriculturists, there are field labourers of the castes of Gollas and Adi-Andhras. Persons above the age of 15 years amongst these

communities do labour and earn wages; others below 15 years are dependent on them.

——	Number of families.	Males.	Females.	Above 15 years.	
				Males.	Females.
Field labourers	57	116	105	71	74
Others	38	114	106	73	71
Non-agriculturists total ..	95	230	211	144	145

Among the labouring classes, females above 15 years also work as coolies and earn wages. Hence the number of labourers among the labouring classes is 145. The remaining 76 children are dependent on the wages earned by 145 adult labourers. These 145 persons are 65·6 per cent of the total labouring class population and are 10·6 per cent of the total population in the village.

Rainfall.—The rainfall during the years 1925, 1926, 1927 and 1928 as noted by the village officers in their village accounts is noted below. There is a rain gauge at Alamuru at a distance of about two miles. The figures of rainfall at Alamuru are more accurate than those at Penikeru where the account is prepared approximately by the village officers. There is no rain from December to March; and there is heavy rain from June to October.

——	1925.	1926.	1927.	1928.	Average.
January	..	..	..	..	..
February	..	..	..	..	..
March	..	..	..	..	..
April	.	..	..	0·50	0·125
May	6·00	2 0	0·50	..	2·125
June	3·75	.	4·50	0·25	2·125
July	4·75	6·0	6·00	1·25	4·500
August	7·25	6 0	4·50	..	4·500
September	2·00	4 0	1·75	4·00	3·00
October	8·25	..	..	6 25	3·625
November	0 25	..	3·50	..	1·000
December	..	..	..	..	..
Total ..	32·25	18·0	20·75	12·25	21·0

As most of the fields are wet and deltaic in nature, the ryots do not depend much on rainfall. As stated already there is an extent of about 100 acres which is high in level and which depends to a certain extent on rainfall. Out of this 100 acres, an extent of about 80 acres will be cultivated with 'budama' for which canal water is also taken either by flow or by lift on application to the Public Works Department. There is a drainage channel called Muruga kodu to the south of the village bordering Alamuru village. If it rains heavily that Kodu becomes full and submerges the adjacent fields and spoils the crops. On account of heavy rain in November in 1927, the rasangi sheaves which were on the field were got submerged and swept away, and the rasangi paddy crop suffered partial damage. But no remissions were applied for or granted during the year. There were no remissions during any of the five past years. This shows that crops are not seriously adversely affected by any extraordinary drought or heavy rain. If there is heavy rainfall, some of the fields to an extent of about 100 acres are submerged by what is called 'Jonnada valu' and makes the yield less by one-third than what it would have yielded but for the heavy rainfall.

Facilities for irrigation.—The Bank canal is the main source of irrigation for this village. This canal runs from Dowlaisweram anicut to Tallarevu lock where it ends itself in a salt creek which connects the Bay of Bengal and the Gautami-Godavari at Yanam.

A number of irrigation channels were dug from the Bank canal to irrigate the fields. The irrigation channels which irrigate the fields of this village are: (1) Choppella side, (2) Mulastanam branch, and (3) Jonnada branch. Choppella side channel passes through the village Jonnada on the west of this village but does not go through this village. Mulastanam branch enters this village at survey No. 47 and passes out at survey Nos. 81 and 83 to the north of the village. Jonnada branch runs to the south of the village through Alamuru and Jonnada villages but does not pass through the village Penikeru. But there are number of irrigation bodies, some running through puntas and some through private fields connecting the irrigation channels and the fields under their ayacut.

The extents registered under the ayacuts of the three channels are—

	Jirayati.		Inam		Total.		Total.
	Dry.	Wet.	Dry.	Wet.	Dry.	Wet.	
	ACS.	ACS.	ACS.	ACS.	ACS.	ACS.	ACS.
1. Choppella side ..	40·84	33 27	60·09	91·82	100·93	125 09	226·02
2. Mulastanam branch.	12·34	382·22	9·29	212·45	21 63	594·67	615·30
3. Jonnada branch ..	8 04	14·51	11·65	23·09	19 69	37·60	57·29
Total ..	61 22	430·00	81·03	237·36	142 25	757·86	899·61

The whole of the wet extent of 757·36 acres is being cultivated with wet paddy during first crop season except 73 cents which is always under submersion on account of the 'kodu' which is by its side. Out of the dry extent of 142·25 acres an extent of about 10 acres is cultivated with wet paddy during first crop season; the rest is cultivated with budama, janumu, gingelly and other crops; a portion is left waste with babul trees.

If the channels are open during the second crop season, i.e., from January to April, second irrigated crops will be raised. Generally dalwa paddy, gingelly, garlic and onions are raised as second crop. The channels are opened by rotation. In the second crop season for fasli 1336 the three channels were open; for fasli 1337, they were closed; and for fasli 1338, they were open.

The extents irrigated during the three faslis 1336, 1337 and 1338 for the first crop and for the second crop are given below:—

	Fasli 1336.		Fasli 1337.		Fasli 1338.	
	First crop.	Second crop.	First crop.	Second crop.	First crop.	Second crop.
	ACS.	ACS.	ACS.	ACS.	ACS.	ACS.
Paddy ..	706·85	78·54	721·97	..	722·78	113·61
Garlic ..	2·63	14·04	1·73	20·80	..	36·57
Brinjals ..	0·10	0·24	..	0·06	.	0·81
Plantains ..	9 52	5·51	10·97	..	12·25	..
Sugarcane ..	11·05	0·18	3·74	..	0 43	..
Gingelly ..	..	257·14	..	85·76	..	288.12
Onions ..	..	7 30	0·75	25·68	..	13·13
Chillies ..	..	0·78	..	0·80	..	0·45
Mohanam ..	..	1·75	..	1·23	..	0·39
Creepers ..	..	0·90	..	..	..	0·27
Theegapesara ..	..	0·80	..	10·03	..	..
Vamu ..	..	..	..	0·07	..	0·11
Gogula ..	..	..	..	0·39	..	0·40
Elephant yarn.	..	..	..	..	0·11	..
Turmeric ..	..	..	..	..	..	0·28
Kanda ..	..	..	..	..	..	0·02
Total ..	730·15	367·08	739·16	144·32	735·57	453·96

There are no recognized irrigation tanks or wells. But some of the ryots have dug small private tanks in their own fields for the purpose of wetting first crop seed-beds. They will generally be filled before closure of canals and again be filled after opening of canals. In other seasons also they will be full. Such private irrigation tanks are 12 in number. They are very useful to the ryots when seed-beds are in need of water and when canals are not yet opened.

Drinking water.—There are only two tanks in the village. Only one is used for drinking purposes. The other tank is used by cattle for drinking. Adjacent to the Vura tank which is used by people for drinking purposes there is a small tank used by washermen for washing cloths. Vura tank is generally full of water. It is filled up before closure of canals during summer and again filled up on the reopening of the canals. Many of the houses have got fresh water wells and some persons use the water of the wells for drinking purposes. There are fresh water Local Fund wells in the village, one for Madigas, one for Settibalijas and one for caste Hindus. They are also very useful for drinking purposes. So even for drinking purposes people need not depend much on rainfall.

Drainage facilities.—There are two 'kodus' in the village. One is between Penikeru and Alamuru villages. It receives the water of all the neighbouring fields and overflow water of the irrigation channels and rain water. Hence it submerges the neighbouring fields. An extent of about 7 or 8 acres is not at all used for cultivation on account of the bad effects of the neighbouring 'kodu'. An extent of about 10 acres adjacent to this land is sown with broadcast paddy; and the crop does not yield properly and yields about one-fourth or one-sixth of the average yield in a proper wet field not affected by 'kodu'. An extent of about 100 acres is adversely affected by 'Jonnada valu' which submerges the fields in heavy rainy seasons; and their yield is generally two-thirds of the yield of ordinary fields. Drainage facilities are wanting in this village. If proper drainage facilities are made, the above 100 acres will yield about 100/2 × 1/3, i.e., 50 puttis more; if 'kodu' is connected with Vedurumudi drainage channel and if the adjacent fields are made free from the evil effects of this 'kodu', there will be an increase in yield of 8 puttis and 10 puttis, i.e., 18 puttis. So the total increase in yield will be 68 puttis of paddy or Rs. 3,400.

Transport and communications.—Only double-bullock carts are the means of transport. The Bank canal is about three miles from the village. The nearest railway station is Kadiam, which is about 8 miles from the village; but generally people prefer to go to Dwarapudi railway station which is 12 miles from the village. Generally those who wish to go to Rajahmundry side go to Kadiam and those who wish to go to Dwarapudi, Ramachandrapur and Cocanada go to the Mandapeta-Alamuru road. Between Mandapeta-Alamuru road and Penikeru village there is the village of Kalavacherla (see combined plan of the three villages)*. There is an earthen road leading from Penikeru village and running eastwards from the village gramakantam to a distance of about two furlongs and then enters Kalavacherla village limits and runs eastwards through Kalavacherla village limits for about five furlongs, then enters Alamuru village and runs again eastwards through Alamuru village limits for a distance of about six furlongs and then meets the Mandapeta-Alamuru Local Fund metalled road at a distance of about one furlong from Kotturu towards Alamuru side and just opposite to the meeting point of Pedapalla-Vedurumudi road and Mandapeta-Alamuru road. Thus this eastern road is about 13 furlongs from the village Gramakantam to the Local Fund metalled road; and from this point, persons go by carts, by buses and on foot to Mandapeta, Alamuru, Dwarapudi and Ramachandrapur.

Another earthen road runs to the north of the village gramakantam for a distance of one mile within Penikeru village limits, enters Nawabpeta limits and runs westwards on the border of Penikeru and Nawabpeta for a distance of about two furlongs, then it runs on the border of Nawabpeta and Choppella towards north for a distance of about one and a half miles, enters then Narsipudi village and runs through Narsipudi village westward to some distance, and then enters Dulla village limits; from Dulla the road is metalled and it runs to Kadiam westwards to some distance and northwards to some distance; the distance from Dulla to Kadiam is about four miles. At Kadiam one has to cross the Samalkota-Cocanada canal to meet the Local Fund Rajahmundry-Dwarapudi road. From Kadiam village the

* Not printed.

Kadiam railway station is about a mile and Dowlaishweram is about three miles and Dowlaishweram is about four miles from Rajahmundry. (Please see the combined plan of the three villages Alamuru, Pedapalla and Penikeru, and the map of the East Godavari district and the plan of Penikeru village gramakantam)*. Only double-bullock carts can ply on these earthen roads; single bullock carts or jatkas or motor conveyances cannot conveniently go along these roads. In rainy season, it is difficult even for double-bullock carts to go on these roads as the earth is miry and slippery; and even pedestrians find it very difficult to walk along these earthen roads if it is rainy. In rainy season also carts go to Rajahmundry along the earthen road *via* Dulla and Kadiam. There is a strong ballacut on the canal at Kadiam; it can convey double-bullock carts with bags of commodities from one side to the other side of the canal. In summer when the canals are closed, there will be small quantity of water in the canals or they will be completely dried up; then these double-bullock carts can go down the canal and reach the other side without the aid of the ballacut.

All the paddy produced in the village will generally be sent to Kothuru, hamlet of Alamuru, Mandapeta and Rajahmundry. Pulses will go to Rajahmundry. Plantains will be sent to Dwarapudi station to be exported to Anakapalli side.

The conveyance charges from the village to Rajahmundry on a double-bullock cart is Rs. 3. The handyman has also to be fed by the person who engages the cart, that is 4 annas; the toll-gate fee at Rajahmundry is 4 annas; that also has to be paid by the same person; so the total amount is Rs. 3-8-0 per cart-load, i.e., 7 annas per bag. The conveyance charge from Penikeru to Kothuru rice mill is one anna per bag or 8 annas per cart-load. The conveyance charge from Penikeru to Mandapeta rice mill is Rs. 1-8-0; and Mandapeta toll-gate fee is 4 annas; so the total charge is Rs. 1-12-0. The conveyance charge from Penikeru to Dwarapudi is Rs. 2 and the toll-gate fee is 4 annas; so the total charge is Rs. 2-4-0. Also bandies go sometimes to the Alamuru Bank canal; the conveyance charge from Penikeru to the Bank canal ferry is Rs. 1-4-0. No bags of paddy will be conveyed on heads of coolies even in rainy season. In summer also all bandies go to the Mandapeta-Alamuru road along the earthen road only. In summer, when carts have to go to Jonnada they go through the fields. Jonnada is at a distance of about one mile from the village. There is no boat traffic in this village as it is more convenient and less costly for them to go to Dowlaishweram or Rajahmundry along the Dulla road rather than to go to Alamuru and go by boat. The nearest railway station is Kadiam. But most of the residents prefer to go to Dwarapudi because they have to go a less distance on an earthen road (below two miles) to meet the Mandapeta-Alamuru road, whereas they have to go a distance of about 4½ miles on an earthen road to meet the metalled road from Dulla and have to cross the canal at Kadiam on ballacut. So also, if any produce, e.g., plantains, have to be exported by train, they are generally taken to Dwarapudi railway station instead of to Kadiam railway station though they have to be taken towards Rajahmundry side. Especially this is the case in rainy season when every inch of miry earthen road is a source of inconvenience. Persons will generally choose the lesser of the two evils. Motor buses and pleasure cars do not go to the village on account of the feeder road being earthen. Passengers who wish to take advantage of the present day bus traffic have to go along the earthen road running through Kalavacherla and Alamuru and meet the Alamuru-Mandapeta road where they can catch the buses plying for hire between Alamuru and Dwarapudi via Mandapeta. Those who have to go to Rajahmundry will either get down at Mandapeta bridge and catch the buses plying between Kotipalli and Rajahmundry or go direct to Dwarapudi railway station and catch the train which goes either towards Rajahmundry or Samalkota side.

There is no post office or telegraph office. Only a post box is affixed to Rama's temple in the village; the villagers post letters in that box. Postman from Alamuru comes to the village every day except Sundays and other postal holidays. He goes to the village at about 9 a.m., delivers letters, money orders and parcels in the village, cleans the post box at about 10 a.m. and goes back to Alamuru. They are delivered in the village one day after the day of receipt in Alamuru post office. Those which are cleared from the post box of the village and intended to be despatched to other places are detained in Alamuru sub-post office for a day. Thus there is a delay of

* Not printed.

one day either in the despatch or delivery of tapals. If any telegram is received in the Telegraph office, Alamuru, by any resident of Penikeru, it is sent to Penikeru by a coolie if coolie charges are paid by the sender; if not it is sent with the postman the next day when he brings the tapal. If a resident of Penikeru wants to send a telegram to any village or town, he has to go to Alamuru and send the telegram from that office.

Education.—The number of Telugu literate persons in the village is 112 out of the total population of 1,370. The number of male literates is 87 and female literates is 25. There is only one English educated man. He is an Achari (Brahman) by caste. He studied up to school final; he is a teacher in the Local Board Elementary School. The number of educated persons in the several castes are given below:—

	Males.			Females.			Total.		
	Educated.	Total.	Per cent.	Educated.	Total.	Per cent.	Educated.	Total.	Per cent.
Brahmans	9	12	75	4	19	31	13	31	42
Komati (Vaisyas) ..	18	24	75	1	18	6	19	42	45
Viswabrahmans ..	11	17	65	2	16	12	13	33	39
Kammas	35	216	16	15	210	7	50	426	12
Kapus	6	96	6	2	83	3	8	179	4
Settibalijas .. .	4	155	3	0	158	..	4	313	1
Muhammadans ..	0	6	..	0	5	..	0	11	..
Barbers	3	12	25	1	7	14	4	19	21
Washermen	1	31	3	..	25	..	1	56	2
Kummaras (Potters)..	..	18	..	..	21	..	..	39	..
Adi-Andhras ..	0	110	..	..	101	..	..	211	..
Gollas	0	6	..	..	4	..	..	10	..
Total—Telugu ..	87	703	12	25	667	4	112	1,370	8
English ..	1	703	0·1	..	667	..	1	1,370	..

The literacy of this village when compared to the literacy of the Ramachandrapur taluk and of East Godavari district according to the census of 1921 is given below:—

	Telugu.			English.		
	Males.	Females.	Total.	Males.	Females.	Total.
	PER CENT.	PER CENT.	PER CENT.	PER CENT.	PER CENT.	PER CENT.
East Godavari district (Plains).	12·8	2·6	7·6	2·0	0·14	1·1
Ramachandrapur taluk.	11·8	2·3	7·0	1·0	0·03	0·5
Penikeru village.	12·0	4·0	8·0	0·1	..	0·1

It is seen that the average of Telugu literacy is above the average of Ramachandrapur taluk but the male literacy is less than that of East Godavari district though female literacy is greater; but the averages of Ramachandrapur taluk and of East Godavari district are those of 1921; the averages of both female and male literate in East Godavari district and in Ramachandrapur taluk will be higher now than what they were in 1921. The present total Telugu literacy of Penikeru is 8·0 per cent which is just near the average of the total Telugu literacy of East Godavari district in 1921. The present English literacy of Penikeru is very small and is almost nil.

It is also worth noting that Telugu male literacy is higher amongst Brahmans (75 per cent) and Vaisyas (75 per cent), it is next high in Viswabrahmans (65 per cent). It is only 16 per cent among Kammas, 6 per cent among Kapus and 25 per cent among Barbers. Female literacy is high only among Brahmans (31 per cent). All other castes are equally bad as regards female education. If both sexes are taken into consideration the literacy is high only amongst Brahmans (42 per cent), Vaisyas (45 per cent), and Viswabrahmans (39 per cent), whereas it is low amongst Kammas (12 per cent), Kapus (4 per cent), Settibalijas (1 per cent), Barbers (21 per cent) and Washermen (2 per cent). The only English educated person in the village is a Brahman.

			PER CENT.
Agricultural classes—			
Kammas	426	50	12
Kapus	179	8	4
Settibalijas	313	4	1
Muhammadans	11	..	..
Total ..	929	62	7
Agricultural labouring classes—			
Adi-Andhras	211	0	0
Gollas	10	0	0
Total ..	221	0	0
Artizan classes—			
Viswabrahmans	33	13	39
Barbers	19	4	21
Washermen	56	1	2
Potters	39	0	0
Total ..	147	18	12
Trading classes—			
Vaisyas	42	19	45
Leisurely classes—			
Brahmans	31	13	42

So, the literacy is in the following order :—

(1) Trading classes	45
(2) Leisurely classes	42
(3) Artizan classes	12
(4) Agricultural classes	7
(5) Labouring classes	0

It is seen that labouring classes have no literacy whatsoever; and agriculturists are backward in literacy when compared to the classes in other walks of life.

There are five schools in the village; of these two are day schools and three night schools. They are (1) Board Hindu Elementary School, (2) Adi-Andhra Day School, (3) Hindu Night School, (4) Settibalija Aided Night School, and (5) Settibalija Unrecognized Night School.

No. (4) is not working now and the Settibalija boys are going only to No. (5) as the teacher of No. (4) has gone for training. However the figures of children who were attending hitherto are given below :—

(1) *Settibalija Aided Night School.*—It is open to Settibalijas only. There was only one teacher, the brother of the teacher who went to training, who produced the attendance register.

	Strength on rolls.	Average attendance.
1st Standard	9	6
2nd ,, ...	5	4
3rd ,, ...	6	5
4th ,, ...	6	6
Total ..	26	

The maximum age of the boys is 20 and the minimum age is 12. All are males.

These figures are not quite reliable as no teacher has been properly working.

(2) *Settibalijas Unaided Night School.*—There are two teachers. This is intended for Settibalijas. This was started only two months back. This is not yet recognized; the teachers are doing the work on the expectation of receipt of grant. They are poor men and have done good work in having secured 40 students within the course of two months.

	Strength.	Average attendance.
1st Standard A	7	5
1st ,, B	28	22
2nd ,, ...	5	4
Total ..	40	31

Maximum age of the boys is twenty years and the minimum age is ten years.

(3) *Hindu Board Elementary School.*—There are four teachers in the school. This is open to all castes including the Panchamas. As the building of the schools belongs to a Kamma person, who objects to the admission of Panchamas in the schools, they are not admitted here but they are going to a Panchama Aided Day School.

	Strength.		Average attendance.	
	Boys.	Girls.	Boys.	Girls.
1st Standard	36	28	28	20
2nd ,, ...	12	9	12	7
3rd ,, ...	5	6	5	5
4th ,, ...	12	5	11	4
5th ,, ...	7	2	7	2
Total ..	72	50	63	38

Maximum age is eighteen years and minimum age is five years.

(4) *Adi-Andhra Day School (Labour Department).*—This is open to Adi-Andhras of both sexes. There is only one teacher.

	Boys	Girls.	Average attendance.	
			Boys.	Girls.
1st Standard	7	7	3	4
2nd ,, ...	6	7	2	4
	13	14	5	8

Maximum age is ten years; minimum age is six years.

(5) *Hindu Night School.*—There are only two teachers. This is open to all castes of male sex except Panchamas.

	Number on rolls.	Average attendance.	
1st Standard	11	7	Maximum age, 20
2nd ,, ...	10	7	Minimum age, 12.
3rd ,, ...	6	4	
4th ,, ...	4	3	
	31	21	

Five boys of the village are attending the lower secondary schools at Kotthuru at a distance of about one and a half miles from the village. Two boys are reading in Second Form, two in First Form and one in Fifth Standard.

Except few persons who are attending the night schools the maximum age of school-going children is fifteen and the minimum age may be fixed at five. The number of children between five and fifteen years in the village is 196 boys and 161 girls. Of them 182 boys and 64 girls are attending the schools, deducting 67 males who are aged above fifteen years.

	Boys.	Girls.
Children between 5 and 15 years	196	161 = 357
Children attending school	115 ; 58 per cent.	64 ; 40 per cent = 179; 50 ,,

It is seen that boys' education is more prevalent than girls' education.

There is a small library of Telugu books. The library was started about seven or eight years back. It has not been working well. It does not contain a good collection. For want of Government grant and other funds, it is not properly working. There is no register maintained for the issue of books. It is learnt that on the average four or five books are used per month by the residents.

Andhra Patrika is subscribed by the society from the 'Common Good Fund' and is used by the members of the co-operative credit society. Panchayat bulletin is also obtained by the village panchayat.

Agriculture (General).

Areas under each crop.—Paddy crop is the chief crop of the village. Next in importance is the gingelly crop which is raised as second crop. Greengram and blackgram are raised in first crop paddy fields just before harvest. The extent of gingelly crop depends on the opening or closure of channels; there is an extent of about 20 acres near a 'Kodu'; on it gingelly is raised as first crop, as first crop wet paddy does not thrive well on it. Garlic will be raised as second crop even though canals are closed. There is not much of sugarcane crop. There used to be about 40 acres of sugarcane crop about half a dozen years back; the extent is being generally decreased owing to want of price of jaggery and owing to want of supply of water throughout all seasons of the year. The extents of cultivation of different crops during the past five faslis are given below:—

——	1334.	1335.	1336.	1337.	1338.
1. Paddy	765 76	786 89	870·12	811·08	908·72
2. Cholam	0·32	2·71	0·26	..	0·17
3. Chama	0·33	..	..	1·62	..
4. Ragi	0·95	1·37	..	..	2 57
5. Bengalgram	21·10	15·89	..	0·39	..
6. Horsegram	17·20	35·44	12·71	2·71	12·84
7. Redgram	4·10	2·30	5 13	9 43	7·95
8. Greengram	107·15	220·40	221·76	53·74	165·26
9. Blackgram	56·86	108·84	33 86	13·33	39·31
10. Anumu	7·23	7·64	..	..	..
11. Chillies	0·78	0 32	0·90	1·14	0·62
12 Garlic and onions ..	25·49	18·28	25 82	50 28	54 32
13. Turmeric	3·54	4·52	0·51	0·16	0 34
14. Creepers	0·22	0·35	1·04	0·23	0·98
15. Plantains	2 83	3 12	15·12	11 14	16·54
16. Mangoes	0·88	4·07	6·11	4 31	4·86
17. Cocoanuts	0·06	0·06	0 06	0 06	0·06
18. Kanda, Elephant yam and Mohana.	4·60	6·55	2·79	2 70	0·45
19. Gingelly	198·10	84·55	257·14	86 66	295·10
20. Sugarcane	32·04	18·11	11·23	3·74	0·43
21. Cotton	0·80	0·35	0 62	0 49	0·42
22. Gogulu	0·46	0·45	0·12	0·72	0·32
23. Janumu	190·79	177·11	196·17	18·46	67·53
24. Tobacco	0 05	..	..	..	..
25. Brinjals	0·29	..	..	0 07	0·11
26. Theegapesara	1·35	7·61	2·70	11·62	5·87
Total ..	1,443·28	1,496 93	1,664 11	1,084·08	1,584 85

The extent of cultivation in fasli 1337 is comparatively small when compared to the extents of cultivation of other faslis as channels were closed in that fasli for second crop cultivation. In fasli 1335 also, the channels were closed for second crop cultivation but there was larger extent of greengram cultivation in that fasli. From the above statistics it is seen that paddy, gingelly, greengram, garlic, blackgram and janumu (hemp) are the chief crops of the village.

Total yield.—The yields of the several crops during fasli 1338 and their market value are given below:—

	Acs.	Number.	Rs.
Paddy	908·72	1,200 putties.	60,000
Cholam	0·17	3 kunchams.	1
Ragi	2·57	1 putti.	60
Horsegram	12·84	2½ putties.	200
Redgram	7·95	2½ ,,	200
Greengram	165·26	1 putti	100
Blackgram	39·31	½ ,,	50
Chillies	0 62	¼ ,,	20
Garlic and onions	54 32	54 putties.	2,160
Turmeric	0·34	¼ putti.	15
Creepers	0·98	20 maunds.	10
Plantains	16·54	10,000 bunches.	5,000
Mangoes	4.86	2,000 mangoes.	20
Coconuts	0·06	500 coconuts.	20
Kanda, Elephant yam and Mohanam	0·45	1 putti.	10
Gingelly	295·10	89 putties.	11,570
Sugarcane	0·43	4 ,,	260
Cotton	0·42	1 putti.	50
Gogulu	0·32	..	10
Janumu (hemp)	67 53	..	675
Brinjals	0 11	20 maunds.	10
Theegapasara	5·87	.	59
		Total ..	80,440

The pulse crops, i.e., greengram and blackgram, did not yield properly; the crops died on account of the insect. They yielded only about 1½ putties for an extent of 204·57 acres. If there were no insect, the yield would have been on the average 68 putties and the difference of 66½ putties, i.e., Rs. 6,650 is the difference in yield between a normal year and last fasli of 1338.

Of the total extent cultivated during fasli 1338—

	Per cent.
Paddy	.. 57
Gingelly	.. 19
Greengram	.. 10
Blackgram	.. 3
Plantains	.. 1·10
Janumu (hemp)	.. 4 4

The average extent of total cultivation during faslis 1334, 1335, 1336, 1337 and 1338 is 1,454·64.

The average extent of paddy cultivation during faslis 1334, 1335, 1336, 1337 and 1338 is 828·51.

Therefore the average paddy cultivation is 57 per cent of the average total extent of cultivation.

In fasli 1334 paddy cultivation is 53 per cent of the total extent of cultivation during that fasli.

In fasli 1335 paddy cultivation is 53 per cent of the total extent of cultivation during that fasli.

In fasli 1336 paddy cultivation is 52 per cent of the total extent of cultivation during that fasli.

In fasli 1337 paddy cultivation is 75 per cent of the total extent of cultivation during that fasli.

In fasli 1338 paddy cultivation is 57 per cent of the total extent of cultivation during that fasli

The extent of paddy cultivation is generally between 50 per cent and 60 per cent but in fasli 1337, it is 75 per cent because there is less of gingelly cultivation owing to the closure of channels for second crop cultivation. In fasli 1335, the percentage of paddy cultivation is on a level with those in other faslis though the channels were closed in that fasli also for second crop cultivation, because there was more of greengram cultivation which was brought into account.

For the cultivable extent of 899·61 acres, the gross yield is Rs. 80,440.

Therefore the gross yield per acre of cultivable land is Rs. 80.440/900, i.e., Rs. 89⅕.

The total extent of the village is 1,015·40 acres.

Therefore the gross yield per acre of land is Rs. 80.440/1015½, i.e., Rs. 79¼.

The number of families in the village is 283.

Therefore the gross yield per family in the village is Rs. 80,440/283, i.e., Rs. 244.

The number of persons in the village is 1,370.

Therefore the gross yield per head is Rs. 80,440/1370, i.e., Rs. 59. The number of children below ten years is 346. If two children below ten years are considered to be equal to one adult for purposes of consumption, the number of adults is 1,197.

Therefore the gross yield per head of adult is 80,440/1197, i.e., Rs. 67.

The number of pattas in the village is 295.

Therefore gross yield per average patta is 80,440/295, i.e., Rs. 273.

Possibilities of reclaiming waste lands.—There used to be a tank called Ramavaram Cheruvu of extent of 6·60 acres. Of this 3 acres were assigned by Government to an ex-sepoy for cultivation in 1923; 2 acres of it were sold in auction in 1924-25, a Kamma of Jonnada bade it in auction. All the five acres are now under wet cultivation except about 30 cents which is still a high level plot. 1·2 acres was granted in a punta to an ex-military man; it is also under wet cultivation now.

The 5 cents of land (S. No. 8-14) now registered as assessed waste may be assigned to some person who will bring it under wet cultivation, if it is fit for cultivation if assigned to any person.

Out of 77·02 acres of porambokes, 2·53 acres are now registered as land value cases; they are already under cultivation; but they are unauthorized. They will be assigned on patta if the parties pay their land value.

Hence the only extent that is available for bringing under fresh cultivation is 5 cents which yields about 15 kunchams or Rs. 5 worth of produce at the most. This does not alter appreciably the productive capacity of the village.

Agricultural improvements.—Choppella side channel is running to the west of the village at a distance of about one and a half miles from this village border. Bodhies were excavated from this channel to irrigate an extent of about 150 acres at such a long distance. Between this extent and the irrigation channel there are Mulastanam village fields which are high in level; hence the ryots of those fields cross-bund the bodhies leading to Penikeru fields; therefore the fields of Penikeru in this block are generally transplanted in August whereas the transplantation takes place in July in the rest of the village; so, the yield of fields in this block is never more than a putti per acre. The ryots propose now to excavate a channel from the Choppella side along a punta running through Mulastanam up to the Penikeru village border; if this is done, this block will yield half garce or 1½ putties per acre and the total yield of the village will be increased by 150 × ½, i.e.,

75 putties or Rs. 3,750. The proposal of the ryots seems to have been approved for excavation by ryots at their own cost and the cost is estimated to be about Rs. 4,000.

There is a 'Kodu' in the village boundary between Penikeru and Alamuru. On account of its existence there survey Nos. 169, 170, 206, 167, portions of survey Nos. 172, 173, and 171 are not now being cultivated with wet paddy. If proper drainage channels are dug and the drainage water is allowed to pass through a well defined course to run through Kalavacherla, Pedapalla and so on to Nalluru drain, these survey numbers and portions of survey numbers whose extent is about 15 acres will be brought under wet cultivation and made to yield about 1½ putties per acre and consequently the yield of the village will be enhanced by 22½ putties or Rs. 1,125.

There are no proper culverts to the earthen road leading from the village to Dulla. On account of want of escapes, the rain water stagnates in the edges of the road and damages the crops of the fields near by; and the fields in the neighbourhood of this road do not give full yield. In this way an extent of about 50 acres is adversely affected. If adequate culverts are constructed these 50 acres will yield 50×¼, i.e., 12½ putties more, i.e., Rs. 625.

In faslis 1334 and 1335, plantain crops in 2·83 acres and 3·12 acres were raised but in faslis 1336, 1337 and 1338, the extent of plantain cultivation is 15·12 acres, 11·14 acres, and 16·54 acres. This increase in cultivation is due to the easy availability of credit for costly cultivation expenses. The individual borrowing capacity in the local co-operative credit society is Rs. 750 from 1925; prior to it, it was only Rs. 500. Also, the increase in plantain cultivation is attributable to the high price of plantains in the market. It is also partly due to the new method of planting the plantains according to the method adopted in Samalkota Agricultural Farm.

There is a breeding bull at Alamuru. It was bought on 4th November 1928. Only six cows were sent from Penikeru to Alamuru for crossing by that bull. This is a small number when compared to the total number of cows 185 in the village. A breeding bull separately for this village is needed.

A chemical manure depot was opened at Alamuru at the commencement of this year. The Settibalijas of the village have used these manures only to a small extent this year for wet paddy fields. About ten bags of Ammo Phos (20-20 grade) and four bags of ammonia were purchased from the depot by Penikeru ryots. They use groundnut cakes for plantain topes. The ryots of other communities have not yet taken up the use of chemical manures.

Livestock in the village.—A census of agricultural cattle, implements and livestock of the village is taken now for the present investigation; and figures for faslis 1324, 1329 and 1334 are obtained from the village accounts and are given below:—

——	1324.	1329.	1334.	1339.
Bulls and bullocks	147	178	203	160
Cows	229	171	185	212
Bulls and heifers under four years ..	219	192	237	250
He-buffaloes	2	6	12	10
She-buffaloes	54	82	90	100
Buffaloes under four years	48	63	71	60
Sheep	1	1	..	..
Goats	5	2	2	..
Horses and ponies	..	..	..	..
Carts	13	16	38	60
Ploughs	87	90	104	108
Sugar mills	..	1	10	2
Oil mills	2	2	2	2
Looms	..	..	..	..

There are 295 pattas and 283 families. But the number of ploughs is 108 and the number of bulls is only 160. The holders of small extents borrow generally from their neighbouring ryots and manage without having a plough of their own. As there is decrease in sugarcane cultivation, the number of sugar mills has decreased.

Cows and she-buffaloes are mostly with Kammas, Kapus and Settibalijas. The Kamma women generally earn about Rs. 50 by having a she-buffalo by means of sale of ghee.

The sheep and goats are nil though there are three Golla families in the village; they are living by coolie only.

Some of the double-bullock carts are used for hire; but most of them are used for carrying manure, earth, etc., of the ryots; more than half the number are used for agricultural purposes.

Marketing of the village produce.—Four persons in the village generally purchase the paddy, gingelly and pulses after harvest directly from the ryots and take paddy to Mandapeta Mill, where they sell to the millowner of Mandapeta.

These are Vaisyas who do this business. They purchase the stocks after harvest and immediately sell them; they do not store in godowns with the idea of getting greater profits by selling at a time when the prices are high.

One person of Pedapalla and another person of Chintaluru also purchase paddy in the village directly from the ryots, take the bags to Kothuru mill where they get them converted to rice and export them to Cocanada and Anakapalle and also sell them in retail at the mill.

A commission agent of Mandapeta millowner generally comes to the village during dalwa harvesting season and purchases stocks in the village and takes them to the Mandapeta mill where the millowner takes them, converts them to 'Uppudi rice' (boiled rice) and sends to Cocanada and Anakapalle. The commission agent gets one-anna per bag as his commission fee. The two persons of Pedapalla and of Chintaluru sometimes take paddy and rice to Rajahmundry also. In Rajahmundry and Cocanada they are first sold to the commission agent who levies a fee of one-anna per bag of paddy and of two annas per bag of rice or pulses.

Plantains.—Three persons of the village purchase plantain bunches after yield. Of these two persons are joint, of whom one has been doing this business for a long time. They purchase in September and October. They execute contracts in these months at the risk of the crop owner. They purchase at the rate of Rs. 50 to Rs. 60 per 100. They export them to Anakapalle and Vizianagram by train where they sell to the dealers there; there is no commission agent. Anakapalle dealers do not go to this village.

Gingelly.—Generally all the ryots keep the crop that is necessary for family consumption, get oil extracted by the two mills in the village; only half the quantity of yield in the village will be brought to sale.

The person of Chintaluru, and the four Vaisyas of this village purchase directly from the ryots and sell them by taking to Rajahmundry where they sell to the commission agents who charge two annas per bag. Some persons of Pedaparti, Ramavaram, Kuthukuluru and Artamuru come to the village, purchase stocks after harvest, take them and sell them in villages where there is no gingelly harvest; they are not commission agents.

Pulses.—The same five persons are dealing in pulses also. They purchase directly from the ryots after harvest and take them to Rajahmundry where they sell to the commission agent who charges two annas per bag. The ryots sell the stocks after keeping back the quantities required for their consumption.

Generally, only one commission agent on behalf of Mandapeta millowner is visiting the village, even that during the second crop season. Some of the big ryots hold back the first crop paddy for some time after harvest; it is only the poor ryots who sell the stock immediately after harvest. The above-mentioned six persons are generally the purchasers of all kinds of produce in the village.

Holdings.—There are 295 pattas in the village, of which 208 are Government jirayati and 87 are inam. They are classified according to the extents involved :—

	Holdings between.													
	1 acre.		1 and 2 acres.		2 and 5 acres.		5 and 10 acres.		10 and 20 acres.		Above 20 acres.		Total.	
	Number.	Extent.	Number.	Extent.	Number.	Extent.	Number.	Extent.	Number.	Extent.	Number.	Extent.	Number.	Extent.
		ACS.		ACS.		ACS.		ACS.		ACS		ACS.		ACS.
Jirayati	84	47·61	57	79·12	45	130·91	13	90·94	7	92·98	2	49·66	208	491·22
Inam	12	8·65	17	22·78	29	98·05	21	138·62	6	79·90	2	60·39	87	408·39
Total ..	96	56·26	74	101·90	74	228·96	34	229·56	13	172·88	4	110·05	295	899·61

PER CENT.

Holdings between—

0— 1 are 96 out of 295, i.e.	.. ..	33
1— 2 are 74 do.	.. ..	25
2— 5 are 74 do.	.. ..	25
5—10 are 34 do.	.. ..	12
10—20 are 13 do.	.. ..	4

Holdings above—

20 acres are 4 out of 295, i.e.	.. ..	1

The extent of—

96 holdings of	0— 1 is 56·26 out of 899·61, i.e.	..	6
75 do.	1— 2 is 101·90	do.	..	11
73 do.	2— 5 is 228·96	do.	..	26
34 do.	5—10 is 229·56	do.	..	26
13 do.	10—20 is 172 88	do.	..	19
4 holdings above	20 is 110·05	do.	..	12

Again these holdings are divided into (1) cultivated by the owner, (2) cultivated by tenant and (3) cultivated partly by owner and partly by tenant.

		Jirayiti.		Inam.		Total.	
		Number.	Extent.	Number.	Extent.	Number.	Extent.
			Acs.		Acs.		Acs.
Holdings of 0—1 acre	By self	49	23·86	..	..	49	23·86
	By tenant ..	32	20 76	10	7·46	42	28·22
	By self and tenant.	3	2·99	2	1·19	5	5·18
Holdings of 1—2 acres	By self	29	40·63	6	7·43	35	48·06
	By tenant ..	25	33·46	6	7·91	31	41·37
	By self and tenant.	3	5 03	5	7 44	8	12·47
Holdings of 2 –5 ,,	By self	24	70·60	6	17·61	30	88·21
	By tenant ..	19	54 60	19	63·68	38	118·28
	By self and tenant.	2	5 71	4	16·76	6	22·47
Holdings of 5—10 ,,	By self	10	75·88	3	21·45	13	97·33
	By tenant ..	2	9·94	11	65 81	13	75·75
	By self and tenant	1	5·12	7	51·36	8	56·48
Holdings of 10—20 ,,	By self	5	61·48	1	10·76	6	72·24
	By tenant ..	2	31·50	2	36·68	4	68·18
	By self and tenant.	..	..	3	32·46	3	32·46
Holdings of above 20	By self	2	49·66	..	..	2	49·66
	By tenant ..	..	..	..	..	..	..
	By self and tenant	..	..	2	60·39	2	60·39
Holdings of all kinds.	By self	119	322·11	16	57·25	135	379·36
	By tenant ..	80	150·26	48	181·54	128	331·80
	By self and tenant.	9	18·85	23	169·60	32	188·45
	Total ..	208	491·22	87	408·39	295	899 61

Owners of holdings 0—1 who do not cultivate the lands are 42 out of 96, i.e., 44 per cent.

Owners of holdings 1—2 who do not cultivate their lands are 31 out of 74, i.e., 42 per cent.

Owners of holdings 2—5 who do not cultivate their lands are 38 out of 74, i.e., 51 per cent.

Owners of holdings 5—10 who do not cultivate their lands are 13 out of 34, i.e., 38 per cent.

Owners of holdings 10—20 who do not cultivate their lands are 2 out of 13, i.e., 15 per cent.

Owners of holdings above 20 who do not cultivate their lands are nil out of 4, i.e., 0 per cent.

Owners of holdings (of all) who do not cultivate are 128 out of 295, i.e., 43 per cent.

(*N.B.*—Those who cultivate a portion of the holding and lease a portion are included as those who cultivate.)

It is, therefore, seen that more than half the pattadars cultivate their own lands and that 43 per cent of the pattadars have leased out their holdings.

Out of 96 pattadars of 0—1, 54 cultivate 29·04 out of 56·26, i.e., 52 per cent.

Out of 74 pattadars of 2—5, 36 cultivate 110·68 out of 228·96, i.e., 49 per cent.

Out of 74 pattadars of 2—5, 36 cultivate 110·68 out of 228·96, i.e., 49 per cent.

Out of 34 pattadars of 5—10, 21 cultivate 153·81 out of 229·56, i.e., 67 per cent.

Out of 13 pattadars of 10—20, 9 cultivate 104·64 out of 172·86, i.e., 61 per cent.

Out of 4 pattadars of about 20, 4 cultivate 110·25, i.e., 100 per cent.

Therefore out of 295 pattadars, 167 cultivate 567·81 out of 899·61, i.e., 63 per cent.

(*N.B.*—Here also those who lease out a portion and cultivate a portion are included as cultivators.)

It is seen here that the owners of land cultivate 63 per cent, i.e., nearly two-thirds of the land, and it is only one-third of the land that is leased out for cultivation.

The extent of the patta of the greatest extent is 36 acres 52 cents, it is an inam, next one is 29 acres 30 cents jirayati; and the next ones are 23 acres 87 cents (inam) and 20 acres 36 cents (jirayati).

All other pattas are below 20 acres. Thus there are four pattas with greater extent than 20 acres of which two are inam and two are jirayati. There are six jirayati pattas and five inam pattas of extents more than 10 acres.

The area of the whole village is 1,015 acres 40 cents. There are 295 pattas of all kinds. The average area per holding is 3 acres 44 cents. The area of cultivable land in the village is 899·61 acres. The average area of cultivable land per holding is 3 acres 5 cents.

Holdings less than one acre are 33 per cent.

Holdings less than two acres are 58 per cent.

Holdings less than five acres are 83 per cent.

Holdings more than five acres are 17 per cent.

Therefore holdings of less than two acres are more than half the number of pattas; and most of the holdings of the village are less than five acres; and there are only 17 per cent which are more than five acres.

Keeping back stocks of paddy.—Only three big ryots have held back the stocks of paddy of about 50 putties with a view to get higher prices at a later date. One Vaiśya of the village purchased about 12 putties of paddy at harvest time and sold them in August and September. They kept back only Akkulu or Peddavari and not Rasangi or Basangi. The difference is about Rs. 5 or Rs. 6 during 1928-29 between the price at the time of harvest and that at the time of sale in August or September. But this was covered up by way of other charges. The price of Akkullu was Rs. 55 per puttie. Interest on Rs. 55 for eight months at As. 13-4 which is the rate of interest per month in the local co-operative credit society is Rs. 3-10-8. There is depreciation of about five kunchams per putti; and it costs Re. 1-6-0. Hence the total loss by keeping back the stock is Rs. 5-0-8. So unless the difference is greater than that amount, there is no profit; and the merchant is said to have gained no profits or incurred no loss this year. But in 1925-26 and 1926-27, there were good profits by keeping back the stocks owing to the large difference in prices at the two seasons. The co-operative credit society may help the ryots of smaller holdings by advancing loans on produce and permitting them to sell at prices when they are high.

Agriculture (Special).

The income and expenditure of a few holdings are given below:—

(1) *Holding 0·75 acre*:—

Income.—The ryot has got an additional land of acres 0·80 in the neighbouring village of Nawabpeta. He is cultivating 2 acres of cowle land also. So he is cultivating acres 3·55 on the whole. The whole extent is cultivated in the wet crops. During first crop season, it yielded 5 puttis

of wet paddy; during second crop season, it yielded 300 kunchams of dalwa in 1·5 acres and 60 kunchams of gingelly in 1 acre of land.

Acs.		Rs.
3·55	Wet paddy first crop 5 puttis	250
1·50	Dalwa paddy second crop—300 kunchams	70
1·00	Gingelly second crop—60 kunchams	42
	Total ..	362

Expenses—

	Rs.	A.
Repairing bunds, etc.	6	0
Ploughing	5	0
Seeds—18 kunchams	8	0
Plough—one carpenter	1	4
Plough—one blacksmith	1	4
Bulls—depreciation	10	0
Removing plants from seedbed Rs. 1-4-0 per acre	4	7
Transplantation—35 persons at annas 8 each	17	8
Weeding—16 persons at annas 4 each	4	0
Harvesting and bundling—40 persons at annas 8 each	20	0
Thrashing—14 persons at annas 8 each	7	0
Total ..	84	7
Carrying of paddy from field to the house	2	8
Dalwa seeds—10 kunchams	4	0
Gingelly seeds—1 kuncham	1	4
Weeding gingelly field—20 persons at annas 4 each	5	0
Dalwa transplantation, etc., up to harvesting	10	0
	107	3
Government taxes	35	0
Lease amount—makta two puttis	100	0
Total ..	242	3
Net profit	119	13

The hay produced was used by cattle as fodder. He took a loan of Rs. 30 from the local co-operative credit society. He paid back the amount. He has no debts now. He does coolie work also. He earns about Rs. 50 per year by coolie. He spends the balance of the income for his family expenditure. He has not invested any moneys anywhere in any form. He did not sell any paddy of the first crop. He sold dalwa paddy at Rs. 45 per putti to a dealer at Kothuru direct to him; there was no commission agent. He sold half the quantity of gingelly to the local oil-monger without any commission. The paddy yielded to him was spent as follows:—

Two puttis as makta or lease.
Three puttis he used for his family consumption.
Dalwa he sold to a Kothuru merchant without any commission.

His family consists of two males of 40 and 12 years and three females of 30, 5 and 2 years. The only earning member is the man aged 40 years and the other four are dependent on him.

(2) *Holding 0·90 acre:*—

Income.—In addition to his own land of acre 0·90, the holder cultivates a cowle land of two acres and in all he cultivates acres 2·90. It yields 4 puttis for first crop. In the second crop, gingelly was raised and it yielded gingelly worth Rs. 100.

	Rs.
Paddy	200
Gingelly	100
Total ...	300

	Rs.	A.
Expenses—		
Repairing of bunds, etc.	6	0
Ploughing	4	8
Seeds—Rs. 1-4-0 16 kunchams	6	0
Plough { one carpenter Rs. 1-4-0 .. .. / one blacksmith Rs. 1-4-0 .. .. }	2	8
Bulls (depreciation)	5	0
Plucking from seedbed Rs. 1-4-0 per acre	3	10
Transplantation, 28 persons at annas 8 each	14	0
Weeding, 10 persons at annas 4 each	2	8
Harvesting and bundling, 30 persons at annas 8 each ..	15	0
Thrashing, 10 persons at annas 8 each	5	0
Carrying from field to house	1	0
Gingelly seeds, 2 kunchams	2	0
Weeding gingelly field, 4 persons at annas 4 each ..	1	0
Harvesting gingelly field, 15 persons at annas 4 each ..	4	0
Total ..	72	2
Government taxes	30	0
Lease amount (makta)	80	0
Total ..	182	2

Net profit is Rs. 117-14-0.

The hay was used by cattle as fodder. It was not sold in the market. He used the paddy for his family consumption and did not sell any paddy. He sold gingelly to the local merchant at Rs. 140 per putti, after deducting the quantity required for his family consumption of oil. He took a loan of Rs. 30 from the local co-operative credit society for the payment of Government taxes. He does coolie work also and earns about Rs. 60 per annum. He has no money with him to be invested. He did not invest any moneys anywhere in any form. He borrowed also Rs. 30 from a ryot at Re. 1-4-0 per cent per month. He intends liquidating the debts after the harvest of the present crop. His family consists of four males of 40, 12, 8 and 6 years and one female of 15 years. The earning member is the only one person of 40 years and the remaining four persons depend on him.

(3) *Holding 4·48 acres*:—

He is a holder of acres 4·48 of jirayati land. He has also acres 1·50 of inam land and 2 acres of cowle land.

	Dry.	Wet.
	Acs.	Acs.
Government jirayati	0·50	3·98
Inam	..	1·50
Cowle land	..	2·00
	0·50	7·48

The extent of acres 7·48 is fit for wet cultivation and acre 0·50 is a waste land intended for pasture of cattle.

The crops grown on it are—

	Rs.
Acres 7·48—Paddy 11 puttis	550
Acre 1·0—Greengram did not yield owing to insect	..
Acre 1·0—Gingelly—40 kunchams	30
	580

He did not raise dalwa paddy. Janumu (hemp) was raised and cattle used it as fodder.

	Rs.	A.
Expenses—		
Repairing of bunds	14	0
Ploughing	12	0
Seeds, 45 kunchams	15	0
Plough 1—carpenter and blacksmith	2	8
Bulls—1 pair—depreciation	10	0
Plucking, 21 persons	10	8
Transplantation, 70 persons	35	0
Weeding, 35 ,,	8	12
Harvesting and bundling, 70 persons	35	0
Thrashing and conveying, 35 ,,	17	8
Greengram seeds	2	0
Gingelly seeds	1	0
Harvesting of gingelly	1	0
	164	4
Taxes	73	0
Lease amount	100	0
Total	337	4
Net profit	242	12

The hay was used by cattle as fodder; hemp (janumu) seeds were sown; the cattle grazed away the hemp crop.

Of the 11 puttis of paddy, 4 puttis were spent for family consumption and 2 puttis for other expenses; the remaining 5 puttis were sold to a local merchant at Rs. 50 per putti; he is a rice merchant at Kothuru, hamlet of Alamuru. He is not a commission agent. He purchases paddy, gets it converted to rice in the Kothuru mill and sells the rice. He kept the gingelly crop of 40 kunchams for his family use. The holder of this land spends his own money for cultivation expenses; he did not borrow any moneys for field cultivation. He borrowed Rs. 500 from a ryot of Thatapudi village at interest of Re. 1 per 100 per month for the marriage of his daughter. He did not borrow from local co-operative credit society because he says he loses interest on the share money, because he has to pay yearly the interest due on the amount borrowed and because he has to pay interest only at the end of three years if he borrows from a private person, and because to borrow money from the society he has to get the favour of all the members whereas he has to deal only with a single individual if he borrows from a private person.

His family consists of three males of 50, 20 and 12 years and one female of 30 years. The two males of 50 and 20 years are engaged in cultivation; the other two are dependents.

(4) *Holding 7 acres.*—

The holder of this land is also cultivating cowle land of acre 0·60 also. He is cultivating altogether acres 7·60. He gets the following crops and yields:—

	Rs.
Acres 7·60—11 puttis of first crop paddy	550
Acres 2·50—of gingelly crop	100
Acres 1·50—of dalwa paddy 14 kavidis	80
Total	730

	Rs.	A.
Expenses—		
Repairing of bunds, etc.	15	0
Ploughing	1	8
Seeds, 60 kunchams	15	0
Plough, one { Carpenter	1	4
{ Blacksmith	1	4
Bulls (depreciation)	10	0
Plucking seedlings (first crop)	10	0
Transplantation, 70 persons	35	0
Weeding, 30 persons	7	8
Cutting and bundling 70 persons	35	0
Thrashing, 24 persons	12	0
Carrying, 12 persons	6	0
Gingelly seeds, 3 kunchams	3	0
Weeding gingelly field, 10 persons	2	8
Harvesting gingelly field, 30 persons at 3 annas	5	10
Dalwa seeds, 10 kunchams	3	0
Transplantation, 15 persons at 4 annas	3	12
Weeding, 8 persons at 4 annas	2	0
Cutting, bundling and thrashing, etc.	12	8
Total ..	193	14
Government taxes ..	70	0
Lease amount ..	30	0
	293	14
The net profit ..	436	2

The hay was used entirely by cattle as fodder. No hay was sold. Four puttis of paddy were consumed by his family and 2 puttis for other expenses. He sold the remaining paddy at Rs. 50 per putti to a local merchant at his house; he did not sell to any commission agent. He is spending the balance for his family expenditure. He has no spare money to be invested. He has borrowed Rs. 100 from the co-operative credit society for payment of Government kist, Rs. 100 from one person for liquidation of prior debts and Rs. 100 from another person for cultivation expense.

His family consists of one male of 35 years and two females of 30 years and one year. The two females depend on the single male individual. He has constructed a house in 1926-27 by investing his spare money and by getting the abovementioned loans.

(5) *Holding 8 acres*:—

In addition to this holding of 8 acres, he has got 2 acres in Nawabpeta village and he took on cowle 4 acres. Altogether he is cultivating 14 acres. In all this extent he is doing wet paddy cultivation. He got 20 puttis of first crop paddy. The following are the crops and yields during the last fasli:—

	Rs.
14 acres of first crop wet paddy, 21 puttis	1,050
3 acres of gingelly, 8 kavidis	100
2 acres of dalwa, 1 putti (8 kavidis)	80
Total ..	1,230

	Rs.	A.
Expenses—		
Repairing bunds, etc.	28	0
Ploughing	21	0
Seeds (70 kunchams)	20	0
Ploughs, two " (Carpenter)	2	8
Ploughs, two " (Blacksmith)	2	8
Bulls, (depreciation) 2 pairs	20	0
Removing plants from seed bed, at Rs. 1-4-0 per acre	17	8
Transplantation, 140 persons	70	0
Weeding, 70 persons	17	8
Cutting and bundling, 130 persons	65	0
Thrashing, 40 persons	20	0
Carrying home	8	0
Gingelly seeds, 5 kunchams	5	0
Weeding gingelly field, 30 persons	7	8
Cutting, thrashing, etc. 60 persons	15	0
Dalwa seeds	5	0
Transplantation of dalwa, 20 persons	5	0
Weeding, 8 persons	2	0
Cutting and bundling, thrashing and conveying, 20 persons.	5	0
Total cultivation expenses	336	8
Government taxes	150	0
Lease amount	200	0
Total	686	8
Net profit	543	8

He did not sell hay; he used it for his cattle as fodder. He spent 8 puttis of paddy for his family consumption. Of the remaining paddy, 4 puttis were given as lease amount; 2 puttis were paid in the shape of coolie wages; the remaining 7 puttis of first crop paddy, dalwa paddy and gingelly were sold to the local merchant. He did not sell to any commission agent; and he did not take the commodities outside the village for sale. He borrowed the following items:—

(1) Rs. 100 from co-operative credit society for Government taxes.

(2) Rs. 100 from co-operative credit society for Government taxes.

(3) Rs. 520 from one person for liquidation of prior debts.

(4) Rs. 200 from another person for family purposes.

(5) Rs. 200 from another person for cultivation expenses.

He has no moneys to be invested. He has got the above debts to be cleared. His family consists of six males of 70, 35, 30, 25, 12 and 4 years and four females of 60, 25, 20, 18; four males work in the fields for cultivation; the remaining six are dependents.

(6) *Holding* 14 *acres*:—

The holding of this ryot consists of 13 acres of wet land and 1 acre dry land. He has no cowle land. He has cultivated 13 acres with wet paddy; and the one acre is waste land left for cattle grazing. For the second crop he raised greengram; insect spoiled the crop and it did not yield anything. He raised 2 acres of gingelly and 3 acres of dalwa.

	Rs.
13 acres of wet paddy (19½ puttis)	970
Greengram (no yield)	..
Gingelly (50 kunchams)	40
Dalwa (3 puttis)	135
Total	1,145

	Rs.	A.
Expenses—		
Repairing bunds, etc.	28	0
Ploughing	24	0
Seeds (66 kunchams)	22	0
Ploughs (2 at Rs. 2-8-0 each)	5	0
Bulls (depreciation) 2 pairs	20	0
Plucking seedlings (Rs. 1-4-0 per acre)	16	4
Transplantation	65	0
Weeding	16	4
Cutting and bundling	65	0
Trashing and conveying	32	8
Greengram seeds (8 kunchams)	6	0
Gingelly seeds	2	0
Gingelly harvesting	4	0
Dalwa seeds	8	0
Dalwa transplantation, weeding, harvesting, thrashing and conveying	47	4
Total cultivation expenses ..	361	4
Government taxes	157	0
Total expenses	518	4
Net profit ..	626	12

Tho hay was used by cattle as fodder; nothing was sold. He borrowed Rs. 60 from the co-operative credit society; he pays back the amount this year. He borrowed another sum from a goldsmith in Chelluru village. He borrowed Rs. 600 on mortgage at Re. 1 rate of interest per cent per month. He says that in the society, the loan is given after deducting the share money and that all things counted, the interest at the society becomes equal to the interest at the sowcar. He spends 6 puttis for family consumption and 4 puttis for other expenses. He sold the remaining first crop paddy to the local merchant at Rs. 50 per putti. He is not a commission agent. He sold the 3 puttis of dalwa to the local merchant at Rs. 45 per putti. He reserved all the gingelly crop for his family use. His family consists of four males of 50, 20, 12 and 8 years, and five females of 60, 35, 16, 14 and 10 years; the first two males are engaged in cultivation, the remaining seven persons are dependents.

(7) *Holding 25 acres*:—

In addition to his holding of 25 acres, he has got 2 acres of cowle land. Of this 25 acres, 4 acres is dry, the remaining 21 acres is wet and he has planted it with the wet paddy. The cowle land is also wet and he raised wet paddy in it also.

He raised wet paddy in 23 acres; he leased out 3 acres out of the 4 acres; and he reserved the remaining 1 acre as pasture land for cattle to graze. He raised the following crops whose yields are also noted:—

	Rs.	A.	P.
23 acres of wet paddy, 34 puttis (20 puttis he sold at Rs. 55 per putti)	1,800	0	0
Blackgram, greengram (8 acres no yield)	..		
16 acres janumu cattle grazed away	..		
3 acres dalwa (3 puttis)	135	0	0
Lease amount on 3 acres leased out	37	8	0
Total ..	1,972	8	0

The hay was used by the cattle as fodder; and no hay was sold.

Expenses—

	Rs.	A.	P.
Repairing bunds, etc.	52	0	0
Ploughing	39	0	0
Seeds, 115 kunchams	38	0	0
Ploughs 3 kunchams	7	8	0
Bulls (depreciation) 3 pairs	20	0	0
Plucking seedlings	34	8	0
Transplantation	115	0	0
Weeding	28	12	0
Harvesting and bundling	115	0	0
Thrashing and conveying	57	8	0
Greengram, blackgram seeds	6	0	0
Gingelly seeds	2	0	0
Gingelly thrashing and cutting	4	0	0
Dalwa seeds	4	0	0
Transplantation, etc., Rs. 15-12-6 per acre	47	4	0
Dalwa and gingelly taxes	22	0	0
Total cultivation expenses	602	8	0
Taxes	250	0	0
Lease amount	100	0	0
Total expenses	952	8	0
Net profit	1,020	0	0

Janumu (hemp) seeds were sown; but cattle grazed away the crop. The following quantities of paddy were spent:—

	Puttis.
For family consumption	6
For farm-servants	2
For coolie labourers	6
Total	14

He sold 3 puttis of dalwa to a Mandapeta sowcar at Rs. 44 per putti; he is a commission agent on behalf of the millowner at Mandapeta.

He did not pay commission fee. The commission agent came to the village and purchased the stock. The millowner must have paid the commission agent one anna per bag. The remaining first crop paddy he sold to a merchant of Chintaluru at Rs. 55 per putti on his own behalf and not as commission agent of any one. He converts paddy to rice in Kothuru mill and sells the rice. The gingelly was used for family expenditure. He sold everything at the then prevailing market rates.

He did not borrow any moneys for cultivation expenses; he did not invest any moneys anywhere. His family consists of one male of 40 years and four females of 70, 30, 20 and 2 years; the four females are dependent on him. He purchased land of about 4 acres about four years back and is giving loans to other ryots to an extent of about Rs. 2,000.

Chapter IV.

Industries.

There are no workshops or factories in the village. There are no small scale industries allied to or subsidiary to agriculture. There is no handloom weaving also in the village.

There are only (1) carpenter, (2) goldsmith, (3) blacksmith, (4) potter and (5) oil-monger in the village.

(1) A *carpenter* is examined; he says that he makes and repairs wooden ploughs and other wooden agricultural implements of the ryots provided they bring the wood to him. Each ryot pays five kunchams of paddy for each

plough for one year. He does not keep stock of wood, does not prepare articles of furniture by himself and sell them in market. He gets 300 kunchams of paddy per year. He makes now and then double bullock-carts provided the ryots bring wood and other materials for it. He charges Rs. 20 per cart for making charges. He does not want any capital to be invested.

(2) *Blacksmith* is examined. He says that he prepares and repairs knives, kodavalu (knives with sharp and narrow teeth), karukolalu for ploughs, crowbars and other metallic agricultural implements, provided the ryots bring the materials for the manufacture. The blacksmith is paid five kunchams of paddy per plough by each ryot for an year. He does not purchase materials, does not make articles and does not sell them in market. He does not want any capital. He gets 300 kunchams per year.

(3) *Goldsmith* is examined. He says that the ryots bring gold and silver necessary for any jewellery that they want to be made by him and that they pay the making charges. He says that he does not purchase gold or silver, does not make jewellery by himself and does not sell in the market. So he does not want any capital to be invested.

(4) *Potter* is examined and he says that he manufactures pots and tiles. He takes earth from the fields of the ryots and the ryots do not demand any price for the earth. He sells them in the village and in neighbouring villages. He does not want any capital to be invested. He says he earns only two annas per day per head. He prepares tiles provided they bring earth, fuel and all other necessaries and charges Rs. 4 per 6,000 tiles.

(5) *Oil-monger*.—The person examined is a Kapu by caste and does this profession. He purchases a bag of gingelly on credit from some ryot, extracts oil out of it, goes to the villages and sells it, repays the amount of price of the bag and takes another bag on credit and repeats the same process. There is a difference of Re. 0-8-0 per bag between the actual market rate and the rate at which he takes on credit. He takes oil out of one bag in a week. Bag is generally worth Rs. 16; and he gets out of it 30 seers of oil which is worth Rs. 22-8-0 and 2 maunds of oil-cake worth about Rs. 2. He maintains a bull for running the oil machine. He has to spend about 4 annas for jaggery. He gets a profit of Rs. 8-8-0 per every bag; he does not engage any coolies for cleansing the gingelly and making it ready for extracting oil. This Rs. 8-8-0 must cover up his wages for a week, and maintenance of his family and the bull.

Chapter V.

Finance.

Remittance.—Money can be remitted by (*a*) Postal money-order, (*b*) Telegraphic money-order, (*c*) Insurance and (*d*) messenger.

There is no cheque system in the village; and the ryots do not know the use of cheques. There is no Post or Telegraph office in the village but there is a Post and Telegraph office in Alamuru at a distance of about two miles from the village. The inhabitants of the village send monies by Postal or Telegraphic money-order or by insurance from Alamuru Post and Telegraph office; so also, the amounts are received in the village *via* Alamuru. If any residents or ryots want to send monies to neighbours villages, they send with their servants or relations. The local co-operative credit society has not yet adopted the use of cheques.

Financing agencies.—The chief financing agency, that is at present working in the village is Penikeru Co-operative Credit Society. The land mortgage bank at Alamuru is also financing the residents of the village. There are some ryots and other persons who gave loans to other ryots; they do not do business on a large scale. Some instances are given below:—

(1) *A Kamma and an agriculturist*.—He has no lands. He has earned a few hundreds by coolie. He gave a loan of Rs. 211 in small amounts of Rs. 20, Rs. 16, Rs. 30, Rs. 85 and Rs. 60 at Re. 1-2-0, Re. 1-4-0, Rs. 1-9-0 and Rs. 3-2-0 per month per cent to agriculturists by pro-notes.

(2) *Another Kamma and an agriculturist.*—He gets money from his brother-in-law who has a hotel at Cocanada. He gave a loan in small amounts of Rs. 180, Rs. 40, Rs. 25 and Rs. 25 at the interest of Re. 1, Re. 1-2-0 and Rs. 1-9-0 per month per cent on pro-notes to agriculturists.

(3) *A Brahman, inamdar.*—He gave a loan of Rs. 2,000 to agriculturists for cultivation expenses on pro-notes at the interest of Re. 1 and Re. 1-4-0

(4) *A Kamma, agriculturist.*—He gave a loan of Rs. 3,000 on pro-notes to agriculturists at the rate of interest Re. 1 and Re. 1-4-0.

(5) *Another Kamma, agriculturist.*—He gave loans of Rs. 300 by pro-notes at the interest of Re. 1 and Re. 1-4-0, of Rs. 200 by mortgage at the interest of Re. 1; he gave Rs. 500 more on pro-notes at the rate of interest Re. 1 and Re. 1-4-0.

(6) *Kamma, agriculturist.*—He took a loan of Rs. 800 at As. 12 per month per cent from land mortgage bank and he gave loans of Rs. 600 on mortgage at Rs. 1-8-0, Rs. 70 on pro-note at Rs. 3-2-0 and Rs. 20 on pro-note at Rs. 1-9-0.

This is a clear case of misusing the right of borrowing money from the land mortgage bank at a cheaper rate of interest and utilizing it for money-lending purpose at higher rate of interest.

(7) *A Kapu, agriculturist.*—He took a loan of Rs. 1,200 at Re. 1 by mortgage; as it is not needed for the purpose for which it was borrowed, he lent Rs. 300 out of it on mortgages at Re. 1.

(8) *A Kamma, agriculturist.*—He borrowed Rs. 100 from the co-operative credit society at As. 13-4 and Rs. 120 from a private person at Re. 1 and he gave loans of Rs. 300 at Re. 1-4-0 on pro-notes.

(9) *A Settibalija, agriculturist.*—He gave loans on pro-notes to an amount of Rs. 330 at Re. 1 and Rs. 1-9-0 interest.

(10) *A Vaisya, merchant.*—He gave loans on pro-notes and mortgages to an amount of Rs. 3,000 at Re. 1-4-0 on mortgages and Rs. 1-9-0 on pro-notes.

Two persons outside the village, one of Alamuru and another of Kalavacherla, two neighbouring villages of Penikeru have given loans in the village. The money-lender of Alamuru gave Rs. 3,050 on pro-note at Re. 1-0-6 interest. The money-lender of Kalavacherla is giving loans to Settibalijas of Penikeru to an extent of Rs. 1,000 on pro-notes and mortgages at Re. 1-4-0 and Rs. 1-9-0 interest.

There are 12 (twelve) ryots who are lending out monies with a capital of about Rs. 12,000 on pro-notes at Re. 1 and Re. 1-4-0 per cent per month: two Vaisyas and merchants with a capital of about Rs. 6,000 on pro-notes at Re. 1-4-0 and Rs. 1-9-0 and mortgages at Re. 1; and one Brahman with a capital of about Rs. 3,000 on pro-notes at Re. 1.

There are two other financing agencies from outside the district. One is from Nellore district and the other is from Guntur district.

Nellore district.—Two persons come from Kolluru, Atmakuru taluk, Nellore district with corals and pearls for sale. They halt in Jonnada village and go round the neighbouring villages of Penikeru, Alamuru, Pedapalla and Kalavacherla. They have got some agents at Jonnada who act as intermediaries between them and the borrowers; those intermediaries act as brokers in some cases. The two persons give loans on pro-notes and mortgages. They generally come after Pongal. They pay monies to the borrowers, go back to their district come again after the next Pongal, when only they take back the monies from the borrowers; if the borrowers fail to return the money then, they have to pay compound interest and can pay only after the next Pongal when they again come there from their district. They generally levy interest of Re. 1 on mortgages and Re. 1 and Re. 1-4-0 on pro-notes. They lend money in hundreds and thousands. They collect the monies without filing suits. One of them lent Rs. 3,000 on mortgage and Rs. 200, Rs. 400, Rs. 1,000 and Rs. 1,500 on pro-notes. The other person is not doing much business at present. They have got confidence in any of the local ryots who are all well-acquainted with them as they have been coming almost every year for the last 10 or 15 years.

Two or three persons come from Chirala and Perala, Guntur district to the village at the time of transplantation season when the poor ryots and labouring classes are in need of money and bring cloths for sales. They lend small quantities of money in Rs. 5, Rs. 10, etc., to Settibalijas and Adi-Andhras; they come again at harvesting season for collection work when the

poor ryots and labouring classes will have some monies with them. If any borrower does not repay the amount then they sit on the threshold of the house and does not allow the borrowed to move unless the amount is paid; they do not even allow him to prepare his food and to do his daily avocations of life. They generally take half a rupee by way of interest for every rupee of loan given; they also sell cloths to them on credit by selling cloth worth one rupee for Rs. 1-8-0 to be paid at the harvesting season. They make a note of the transactions in their own note-books but do not take even their signatures or their thumb-impressions. Only about Rs. 20 are given by them in this village.

Co-operative credit society.—The President of the society is the village munsif, Kamma and agriculturist, the Secretary is the karnam, Brahman, non-agriculturist; of the other three members one is a Brahman and non-agriculturist and two are Kammas and agriculturists.

The share amount is Re. 1 per share; and the admission fee is two annas per share subject to a maximum of Rs. 2-8-0. For every one share, a loan of Rs. 10 may be taken. So when a person is admitted as a member, he gets (Rs. 100—10—1-4-0), i.e., Rs. 82-12-0 while he is a borrower for Rs. 100 in the society and his share capital is Rs. 10.

On the share amount invested by the members, a dividend not exceeding one pie per rupee per month, i.e., one anna per year per rupee will be paid for the shareholder. Loans are given to the members at As. 13-4 per month per hundred, i.e., Rs. 10 per annum per cent. The penal interest is two pies per rupee per month, i.e., Re. 1-0-8 per cent per month, i.e., Rs. 12-8-0 per cent per year. Recovery of time-barred loans is by arbitration suit before the Deputy Registrar.

The following table gives the number of members of the co-operative credit society from 1922-23 to 1928-29:—

Year. (1)	At the beginning of the year. (2)	Admitted. (3)	Removed.			Number at the end of the year.
			By themselves.	Died.	Total.	
1922-23	60	42	..	4	4	98
1923-24	98	22	..	2	2	118
1924-25	118	29	..	..	..	147
1925-26	147	56	..	1	1	202
1926-27	202	11	2	..	2	211
1927-28	211	29	3	1	4	236
1928-29	236	6	12	..	12	230

The number of families in the village is 283; and the number of pattas in the village is 295. It is seen that most of the pattadars or most of the heads of families are members of the society, and that the number of members was increasing except in 1928-29.

The following table gives the number of members according to the chief castes and religions:—

Years.	Brahmans.	Non-Brahmans.	Muhammadans.	Christians.	Adi-Andhras.	Others.	Total.
1922-23	6	84	..	..	8	..	98
1923-24	8	99	..	..	11	..	118
1924-25	8	127	..	..	12	..	147
1925-26	10	143	..	..	44	5	202
1926-27	8	150	1	..	47	5	211
1927-28	8	170	1	..	52	5	236
1928-29	5	194	3	4	24	..	230

It is seen that all castes are admitting themselves as members, viz., Muhammadans, Adi-Andhras and others.

The following table gives the figures of cultivators and non-cultivators who are members of the society:—

Year.	Cultivators.					Non-cultivators.	Those who cultivate and do other kinds of work.	Total.
	Land owners.							
	Who do not cultivate	Who cultivate their lands.	Those who cultivate others' lands.	Agricultural labourers.	Total.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1922-23	16	55	10	..	75	9	14	98
1923-24	12	60	9	5	86	10	22	118
1924-25	12	86	11	6	115	10	22	147
1925-26 .. .	13	102	11	43	169	11	22	202
1926-27	9	108	12	46	175	9	27	211
1927-28	9	126	12	51	198	14	24	236
1928-29	6	188	12	6	212	6	12	230

It is seen that most of the members of the society are agriculturists and agricultural labourers, and that non-agriculturists also are members of the society.

The following table gives the number of loans and the amounts of loans taken by the members of the society and classifies them in accordance with the amounts borrowed, e.g., loans for amounts below Rs. 50, between Rs. 50 and Rs. 100, between Rs. 100 and Rs. 250 and above Rs. 250.

Year.	Loans below Rs. 50.		Loans.						Total.	
			Between Rs. 50 and Rs. 100.		Between Rs. 100 and Rs. 25.		Above Rs. 250.			
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
1922-23 ..	84	1,865	13	1,220	3	540	1	400	101	4,025
1923-24 ..	90	2,435	17	1,440	6	1,160	1	400	114	5,435
1924-25 ..	89	2,795	8	670	7	1,300	.	..	104	4,765
1925-26 ..	119	3,332	29	2,480	20	3,755	6	2,290	174	11,757
1926-27 ..	98	2,780	12	1,160	15	2,600	6	3,100	131	9,640
1927-28 ..	162	3,871	28	2,430	20	3,925	12	5,664	212	15,890
1928-29 ..	104	3,720	17	1,550	6	1,120	5	2,250	132	8,640

It is seen that most of the loans are loans below Rs. 50 and that the total loan amount has increased from Rs. 4,025 in 1922-23 to Rs. 8,640 in 1928-29.

The following table gives the number of loans and the amounts of loans for the different purposes during the several years 1922-23 to 1928-29.

Year.	For seeds manure and implements. (2)		For purchase of cattle. (3)		For payment of kist or sist. (4)		For trade. (5)		For purchase or construction of houses. (6)		For purchase of lands. (7)	
(1)	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs.		Rs.		Rs.		Rs.		Rs.		Rs.
1922-23 ..	30	1,975	2	40	58	1,720	..	..	..	..	..	..
1923-24 ..	..	..	..	..	105	4,835	1	50	1	100	..	..
1924-25 ..	1	50	..	.	96	4,235	..	..	..	..	..	..
1925-26 ..	5	880	..	..	93	3,721	3	200	7	1,155	2	250
1926-27 ..	2	450	1	20	77	3,380	..	..	..	..	..	..
1927-28 ..	11	2,315	..	.	81	3,500	4	1,000	18	650	..	..
1928-29 ..	10	1,720	3	160	107	5,340	2	100	..	..	..	..

Year.	For purchase of foodstuffs. (8)		Total (productive loans) 2 to 8 columns. (9)		For liquidation of prior debts. (10)		For marriages. (11)		Grand Total. [columns (8), (10) and (11). (12)	
	Number.	Amount	Number.	Amount.	Number.	Amount	Number.	Amount.	Number.	Amount.
		Rs.		Rs.		Rs.		Rs.		Rs.
1922-23 ..	..	..	90	3,735	8	170	3	120	101	4,025
1923-24 .	..		107	4,985	5	290	2	160	114	5,435
1924-25 ..	..	..	97	4,285	7	480	..	..	104	4,765
1925-26 ..	..	..	110	6,206	62	5,371	2	180	174	11,757
1926-27 ..	..	..	80	3,850	50	5,750	1	40	131	9,640
1927-28 .	..	..	114	7,485	106	8,225	2	200	222	15,890
1928-29 .	1	20	123	7,340	8	1,260	1	40	132	8,640

It is seen here that the largest number of loans and the greatest amount of loans are for the purposes of payment of kist or sist; next in number and in amount are those for liquidation of prior debts and those for the purchase of seeds, manure and implements. During the seven years noted in the statement, only six loans for Rs. 220 were taken for the purchase of cattle, 10 loans for Rs. 1,350 for trade, 26 loans for Rs. 1,905 for the purchase of houses or cattle-sheds, two for Rs. 250 for the purchase of lands, one for Rs. 20 for purchase of foodstuffs and 11 for Rs. 740 for marriages. No loans were taken for permanent improvements, for articles of handicrafts, for education and for purchase or making of carts.

The following table gives the loans which have to be repaid within one year, between one and two years, between two and five years and between five and ten years:—

	Short term loans (i.e., to be repaid within one year.		Loans to be repaid beyond one year.						Grand total.	
			But within two years.		But within two and five years.		Total.			
	Number.	Amount.	Number	Amount.	Number.	Amount	Number.	Amount.	Number.	Amount.
		Rs.		Rs.		Rs.		Rs.		Rs.
1922-23	99	3,895	2	130	..	..	2	130	101	4,025
1923-24	106	4,580	8	855	..	..	8	855	114	5,435
1924-25	99	4,255	5	510	..	..	5	510	104	4,765
1925-26	169	11,556	4	150	4	139	8	289	177	11,845
1926-27	159	8,900	14	2,325	6	1,210	20	3,535	179	12,435
1927-28	249	18,346	..	..	5	988	5	988	254	19,334
1928-29	158	6,590	..	..	14	2,307	14	2,307	172	8,897

It is seen that almost all loans are for the short term, that there are no loans for periods between five and ten years, that there have been only 29 loans from 1925-26 onwards for periods between two and five years and that there have been only 33 loans from 1922-23 onwards for periods between one and two years. The amount of these loans increased in 1926-27 but had a fall in 1927-28 and again increased in 1928-29.

The society is giving loans on three different kinds of securities (1) on produce or crop, (2) on mortgage of immovable property and (3) on the security of the borrower and one or two sureties.

The following table gives the number of loans and the amounts of loans given in the different kinds of securities during the years 1922-23 to 1928-29.

Year.	Loans on produce or crop.		Loans on mortgage of immovable property.		Loans taken on security of the borrower and one or two securities.		Total.	
	Number.	Amount.	Number.	Amount.	Number	Amount	Number.	Amount.
		Rs.		Rs		Rs.		Rs.
1922-23	..	..	..	..	101	4,025	101	4,025
1923-24	..	..	2	150	112	5,285	114	5,435
1924-25	..	..	..	..	104	4,765	104	4,765
1925-26	.	.	6	454	171	11,391	177	11,845
1926-27	1	200	5	754	173	11,481	179	12,435
1927-28	11	3,294	5	988	238	15,052	254	19,334
1928-29	2	600	3	725	167	7,572	172	8,897

It is seen that loans on the security of produce or crops are being given only from 1926-27; there were 11 loans of that kind in 1927-28 but the number has fallen down to two in 1928-29. The largest number of loans is surety loan, i.e., the borrower gets loans though he has no property of his own provided he gets one or two sureties who can stand as security for him and who has got sufficient solvency. The number of mortgage loans also is rather small.

The following table shows how the working capital has been growing from 1919-20 to 1927-28. The society's present borrowing capacity is Rs. 20,000; individual borrowing capacity is Rs. 750; total value of the property of the members is Rs. 6,50,150.

Year	Number of members.	Working capital.				Loans disbursed during		Debts not repaid in the prescribed period.	
		Share capital.	Reserve fund.	Loans borrowed.	Total.	One year.	More than one year.	Principal.	Interest.
		Rs	Rs.	Rs.	Rs.	Rs.	Rs	Rs.	Rs.
1919-20 ..	39	213	..	2,000	2,213	2,100	..	..	..
1920-21 ..	61	312	1	2,000	2,313	2,060	..	416	28
1921-22 ..	60	292	2	..	294	..	100	216	18
1922-23 ..	98	421	67	3,363	3,851	3,895	130	..	..
1923-24 ..	118	587	118	5,030	5,735	4,580	865	40	8
1924-25 ..	147	822	184	6,764	7,770	4,255	510	1,867	188
1925-26 ..	202	1,327	184	10,696	12,207	11,757	..	218	46
1926-27 ..	211	1,458	496	11,792	13,748	96,440	..	2,710	220
1927-28 ..	233	1,743	496	12,002	14,241	15,515	775	924	114
1928-29 ..	230	1,464	833	..	..	8,610	30	..	263

The following table shows the receipts of the society from 1922-23 to 1928-29 showing therein the share-capital, the deposits, etc. :—

—	Share capital.	Fixed deposits from members.	Loans from Central Bank.		*Loans repaid by members.*		Interest.	Other items.	Total.
			One year.	More than one year.	One year.	More than one year.			
	Rs.	Rs. A. P.	Rs.	Rs.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
1922–23	152	1 0 0	4,100	..	..	972 0 0	104 11 6	41 13 0	5,380 8 6
1923–24	171	..	5,000	..	..	3,378 0 0	445 7 10	21 7 0	9,015 14 10
1924–25	235	11 3 3	5,000	..	..	3,398 4 0	317 7 9	60 2 0	9,022 1 0
1925–26	506	..	12,000	..	..	6,606 2 6	1,012 9 10	118 1 2	20,242 13 6
1926–27	137	..	8,800	..	..	9,050 1 0	730 3 0	67 3 0	18,784 7 0
1927–28	331	..	10,350	4,000	8,450 0 0	540 9 6	1,283 8 4	46 3 9	25,001 5 7
1928–29	67	..	6,750	..	14,827 4 3	4,250 0 0	2,520 7 3	93 7 9	28,508 3 3

It is seen from the statement that the society is not receiving any deposits of any kind now. The working capital of this society largely consists of the loan borrowed from the central bank and partly of the share capital and reserve fund.

Land mortgage bank, Alamuru.—Eight persons have taken loans from the land mortgage bank, Alamuru, during 1928-29; all for the liquidation of prior debts.

An extent of 29 acres 14 cents was mortgaged and the amount borrowed was Rs. 7,460. Of the eight persons who borrowed six are agriculturists and two are non-agriculturists. All the amount is for the liquidation of prior debts. The rate of interest is Rs. 9 per cent per annum and the amount is to be repaid in 20 years.

There is in the village a panchayat and the amounts collected on its behalf constitute panchayat fund. The fund is now about Rs. 400. Very recently Rs. 25 were spent out of it for weeding growth in drinking water tank. The fund is intended for the common use of the village community, e.g., for repairing roads, tanks, wells, etc. The whole of the panchayat fund is drawn from the village. And in the co-operative credit society the share capital, the reserve fund and the deposits are the amounts drawn from the residents of the village.

	Rs.
The share-capital	1,464
The reserve fund	833
The deposits	nil
Total ...	2,297

Recovery of loans.—There is not much difficulty for the recovery of loans. It is said that no civil suits were filed for the recovery of monies borrowed from private persons. As regards the suits filed before and disposed of by the Deputy Registrar in arbitration cases, it is satisfactory to note that the statement is nil for all the years from 1922-23 to 1928-29.

Chapter VI.

Indebtedness.

The debts of the ryots of the village are of the following kinds. They are (1) from the co-operative credit society, (2) from the land mortgage bank, Alamuru, (3) by mortgages with private persons, (4) by pro-notes with private persons and (5) by *khandagutha cowle* or *teerumanam cowle*. There are also a few cases of pledges of movable property such as jewels or utensils, this is generally done amongst females sometimes with, and more often without, the knowledge of the males. Even then, the amounts involved are small, say, Rs. 5 or Rs. 10 for short periods of, say, one week or two weeks. This pledge of property has not been popular now owing to the working of the co-operative credit society where credit can be obtained early without delivering the possession of any jewel or household utensil. No cases of pledge have been brought to notice during investigation. The amount involved in such pledges is estimated to be Rs. 20.

But as already described in a previous chapter there are Guntur men who come from Chirala and Perala who lend small amounts to the poor labouring classes without pledge of property and who levy interest of As. 8 per rupee for the period of loan; and their transactions have dwindled down to about Rs. 20 owing to the loans given by the co-operative credit society.

The local co-operative credit society gives loans of four kinds: (1) on the security of produce or crops, (2) on the security of immovable properties and (3) on the security of the borrower and one or two sureties and (4) joint loans by a group of persons whose properties are all liable as security for the amounts borrowed.

The total debts of the village are estimated as follows:—

	Rs.
Co-operative credit society	6,867
Pro-notes	31,007
Mortgages (other than with co-operative credit society and land mortgage bank)	13,404
Land mortgage bank	5,800
Khandagutha cowles	815
Pledges	20
Chirala-Perala men	20
	57,933

The outstanding mortgage debts and pro-note debts, etc., are shown below according to the agency which has advanced the monies:—

—	Merchants.		Ryots.		Professional money-lenders.	
	In the village.	Outside the village.	In the village.	Outside the village.	In the village.	Outside the village.
	Rs.	Rs.	Rs.	Rs.	Rs	Rs.
Mortgages	1,480	Nil	850	Nil.	Nil.	11,074
Pro-notes	962	86	7,173	5,550	1,885	15,351
Khandagutha cowle	..	..	185	630	..	..

The debt advanced by co-operative credit society is 12 per cent.
The debt advanced by land mortgage bank is 10 per cent.
The debt advanced by pro-notes is 53·5 per cent.
The debt advanced by mortgages is 23 per cent.
The debt advanced by khandagutha cowle is 1·5 per cent.

	Rs.
Amount secured by property—	
(i) Co-operative credit society—	
(a) Produce loans	100
(b) Joint loans	24
(c) Mortgages	525
(ii) Mortgages with private persons	13,404
(iii) Land mortgage bank	5,800
(iv) Khandagutha cowles	815
(v) Pledges	20
	20,688

i.e., 36 per cent of the total debt.

Amount not secured by property—	
(i) Co-operative credit society surety loans	6,218
(ii) Pro-notes	31,007
(iii) Chirala-Perala men	20
	37,245

i.e., 64 per cent of the total debt.

The number of loans and the amounts involved are given below against agriculturists and non-agriculturists except those of pledges and handloans which are negligible:—

—	Co-operative credit society.		Land mortgage bank.		Pro-notes.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs.		Rs.		Rs.
Agriculturists	129	5,315	5	4,200	98	26,463
Non-agriculturists	33	1,552	2	1,600	37	4,524
Total ..	162	6,867	7	5,800	135	31,007

—	Mortgages without possession		Khandagutha cowles.		Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs.		Rs.		Rs.
Agriculturists	23	11,605	2	610	257	48,213
Non-agriculturists . ..	9	1,799	5	205	86	9,680
Total ..	32	13,404	7	815	343	57,893

They are divided below under the several important castes for the different kinds of loans.

	Co-operative credit society		Land mortgage bank.		Pro-notes.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs.		Rs.		Rs.
Brahmans	4	600	1	1,000	3	1,630
Vaisyas	5	681	1	600	..	..
Viswabrahmans	1	27	..	..	1	1,800
Kammas	55	3,054	5	4,200	42	18,851
Kapus	23	946	..	..	18	3,595
Gollas	1	25	..	..	1	200
Potters	2	40	..	..	2	125
Muhammadans	1	10	..	.	1	75
Settibalijas	36	935	..	..	31	3,380
Barbers	3	46	..	.	2	90
Washermen	11	309	..	..	6	550
Adi-Andhras	20	194	..	..	28	711
Total ..	162	6,867	7	5,800	135	31,007

	Mortgages without possession.		Khandagutha cowles.		Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
		Rs.		Rs.		Rs.
Brahmans	1	500	..	..	9	3,730
Vaisyas	1	500	..	..	7	1,781
Viswabrahmans	..	..	..	..	2	1,827
Kammas	30	6,035	1	400	113	32,540
Kapus	4	1,780	..	..	45	6,321
Gollas	..	..	..	..	2	225
Potters	1	400	..	..	5	565
Muhammadans	..	..	..	..	2	85
Settibalijas	13	3,960	..	..	80	8,275
Barbers	..	..	..	..	5	136
Washermen	1	200	1	210	19	1,269
Adi-Andhras	1	29	5	205	51	1,139
Total ..	32	13,404	7	815	343	57,893

The total debts of the village amount to Rs. 57,933.

The number of families in the village is 283.

Therefore the average debt for a family is Rs. 57,933/283, i.e., Rs. 205.

The number of pattas in the village is 295.

Therefore the average debt for a patta is Rs. 57,933/295, i.e., Rs. 197.

The land revenue in the village is Rs. 9,681-10-0 (including second crop demand).

Therefore the total debt of the village is about six times the Government land revenue in the village.

The total value of all the properties in the village is estimated to be Rs. 7,48,789. The total value of all kinds of debt is Rs. 57,933.

Therefore the total debts or liabilities are one-thirteenth of the total properties or assets of the village.

There are 201 agricultural families whose debt aggregates to Rs. 48,113.

Therefore the average debt of an agricultural family is Rs. 48,113/201, i.e., Rs. 234.

There are 82 non-agricultural families whose debt aggregates to Rupees 9,680.

Therefore the average debt of a non-agricultural family is Rs. 9,680/82, i.e., Rs. 118.

The number of agricultural families free from debt is 70, i.e., 35 per cent.

The number of agricultural families in debt is 131, i.e., 65 per cent.

The number of non-agricultural families in debt is 54, i.e., 66 per cent.

The number of non-agricultural families free from debt is 28, i.e., 34 per cent.

Therefore the total number of families in debt is 185, i.e., 65 per cent, and the total number of families free from debt is 98, i.e., 35 per cent.

One hundred and thirty-one agricultural families are in debt to an aggregate of Rs. 48,113.

Therefore the average debt of an agricultural family in debt is Rupees 48,113/131, i.e., Rs. 367.

Fifty-four non-agricultural families are in debt to an aggregate of Rupees 9,680.

Therefore the average debt of a non-agricultural family in debt is Rs. 9,680/54, i.e., Rs. 179.

Agricultural families in debt.

Number of agricultural families whose debt is less than one-fourth of their respective annual incomes	36
Number of agricultural families whose debt is less than half of their respective annual incomes and greater than one-fourth of their respective annual incomes	30
Number of agricultural families whose debt is less than their respective annual incomes and greater than half their respective annual incomes	29
Number of agricultural families whose debt is less than two times their respective annual incomes and greater than their respective annual incomes	26
Number of agricultural families whose debt is less than three times their respective annual incomes and greater than two times their respective annual incomes	6
Number of agricultural families whose debt is less than four times their respective annual incomes and greater than three times their respective annual incomes	2
Number of agricultural families whose debt is greater than four times their respective annual incomes	2
Total ...	131

Non-agricultural families in debt.

Number of non-agricultural families whose debt is less than one-fourth of their respective annual incomes	35
Number of non-agricultural families whose debt is less than half of their respective annual incomes and greater than one-fourth of their respective annual incomes	6
Number of non-agricultural families whose debt is less than their respective annual incomes and greater than half of their respective annual incomes	4
Number of non-agricultural families whose debt is less than two times their respective annual incomes and greater than their respective annual incomes	6
Number of non-agricultural families whose debt is less than three times their respective annual incomes and greater than two times their respective annual incomes	3
Number of non-agricultural families whose debt is less than four times their respective annual incomes and greater than three times their respective annual incomes	0
Number of non-agricultural families whose debt is greater than four times their respective annual incomes	0
Total ...	54

The different kinds of loans outstanding by the time of the present investigation are arranged purpose-war in the following table:—

Outstanding loans. (1)	Agricultural expenses, e.g., seed, etc. (2)	Purchase of cattle. (3)	Purchase of lands. (4)	Purchase or construction of houses, etc. (5)	Liquidation of prior debts. (6)
Co-operative Credit Society—	Rs.	Rs.	Rs.	Rs.	
(1) Surety loans ..	196	60	..	60	1,580
(2) Crop loans ..	..	..	..	..	..
(3) Joint loans ..	..	..	..	24	..
(4) Mortgages ..	..	..	..	..	525
Mortgages without possession	..	..	8,199	400	2,275
Land mortgage bank.	..	..	..	..	5,800
Khandagutha cowles.	..	..	..	210	..
Pro-notes	1,910	..	12,005	4,105	3,510
Total ..	2,106	60	20,204	4,799	13,690

Outstanding loans.	Trade. (7)	Family expenses, e.g., food-stuffs, etc. (8)	Marriages (9)	Payment of kist or sist. (10)	Total. (11)
Co-operative Credit Society—	Rs.	Rs.	Rs.	Rs.	Rs.
(1) Surety loans ..	155	40	159	3,968	6,218
(2) Crop loans ..	..	..	..	100	100
(3) Joint loans ..	..	..	..	..	24
(4) Mortgages ..	..	..	..	..	525
Mortgages without possession	500	2,030	..	..	13,404
Land mortgage bank.	..	..	..	..	5,800
Khandagutta cowles,	..	205	400	..	815
Pro-notes	..	9,272	105	100	31,007
Total ..	655	11,547	664	4,168	57,893

The sales of lands which took place in 1928-29 indicate the financial conditions of the residents to a certain extent. There are only 14 sales and the extent involved is 12 acres 8½ cents. Eight of them are for liquidation of prior debts, four are purchase of lands, one for the purchase of food-stuffs, etc., for family expenses and one for purpose of marriage. They are shown below:—

Purpose.	Number.	Extent.	Amount.
		Acs.	Rs.
For liquidation of prior debts	8	9·54	10,120
For purchase of lands	4	2·00	2,190
For purchase of food stuffs and other family expenses.	1	0·24	100
For marriages	1	0·30	300
Total ..	14	12·08	12,710
Agriculturists	10	6·12	7,510
Non-agriculturists	4	5·96	5,200
Total ..	14	12·08	12,710

Purpose.	Number.	Extent.	Amount.
		Acs.	Rs.
Brahmans	3	5·87	5,100
Kapus	1	0·37	600
Kammas	8	4·98	6,310
Settibalijas	2	0·86	700
Total ..	14	12·08	12,710

All the lands of the above sales are wet lands. Of those four are inam wet and ten are jeroyati wet. The inam wet extent of 6 acres 19 cents was sold for Rs. 5,700.

Therefore the average price per acre of inam wet land is Rs. 921.

The jeroyati wet extent of 5 acres 89½ cents was sold for Rs. 6,710.

Therefore the average price per acre of jeroyati wet land is Rs. 1,137-8-0.

It is seen that the price of inam wet land is less than that of the jeroyati wet land. It is so because the inam wet lands are near the 'Kodu' and hence are liable to submersion.

There are no sales either by the Revenue Department or by the Civil Department during the past two years. But about three months ago, an inam extent of 1 acre 96 cents of this village together with some lands in other villages were sold by the Civil Munsif's Court, Ramachandrapur, for Rs. 3,700; hence it cannot be fixed for how much the land in this village was sold in court auction.

The value of wet lands in this village does not depend on the kind of crops raised on them. Only when the lands are leased out for different crops, the lease amounts vary. For paddy cultivation, the lease amount is generally a putti per acre or Rs. 50 per acre. For plantain cultivation, it is generally Rs. 12 per kuncham or Rs. 120 per acre; for sugarcane cultivation, it is generally Rs. 15 per kuncham or Rs. 150 per acre.

There are no recent sales of dry lands except a plot of 9 cents for Rs. 60 on 6th July 1929. According to it the rate is Rs. 666-10-8 per acre. Generally the rate of dry land per acre varies from Rs. 500 to Rs. 700. The rate of lease amount is generally Rs. 2-8-0 per kuncham or Rs. 25 per acre.

The rate of interest in the land mortgage bank is Re. 0-12-0 per cent per month.

The rate of interest in the co-operative credit society is Re. 0-13-4 per cent per month.

The rate of interest of mortgages with private persons without possession varies from Re. 0-14-0 to Re. 1-4-0 per month per cent.

The rate of interest of pro-notes varies from Re. 1 to Rs. 1-9-0 per cent per month.

There is no interest in the case of Khandagutta cowles or mortgages with possession.

The mortgages and pro-notes are classified below interest-war:—

Rates of interest.	For trade.	For cultivation expenses.	For taxes and kists.	For purchase of house.	For purchase of lands.	For family expenses.	For liquidation of prior debts.	For marriages.	Total.
Rs. A. P.		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Pro-notes.									
1 0 0	..	1,880	100	2,950	8,855	5,161	2,510	30	21,486
1 0 6	..	..	..	..	3,050	..	..	..	3,050
1 2 0	..	..	..	..	..	520	..	..	520
1 4 0	..	..	..	1,155	100	2,052	1,000	..	4,307
1 9 0	..	30	..	..	..	1,539	..	75	1,644
Total ..	..	1,910	100	4,105	12,005	9,272	3,510	105	31,007

Rates of interest.	For trade.	For cultivation expenses.	For taxes and kists.	For purchase of house.	For purchase of lands.	For family expenses.	For liquidation of prior debts.	For marriages.	Total.
RS. A. P.	RS.			RS.	RS.	RS.	RS.		RS.
Mortgages.									
0 14 0	..	..	..	..	..	..	500	..	500
1 0 0	500	..	..	400	8,199	1,850	1,175	..	12,124
1 4 0	..	..	..	..	..	180	600	..	780
Total ..	500	..	..	400	8,199	2,030	2,275	..	13,404

The rate of interest per cent per year prevailing in the previous years in the case of mortgages are given below :—

Year.	Minimum.	Maximum.
	RS. A.	RS. A.
1900	12 0	18 12
1901	12 0	18 12
1902	12 0	37 8
1903	12 0	18 12
1904	12 0	24 0
1905	12 0	18 12
1906	9 6	18 12
1907	10 8	15 0
1908	9 0	18 8
1909	10 8	15 0
1910	9 0	18 0
1911	11 4	75 0
1912	10 8	18 12
1913	10 8	15 0
1914	11 4	16 8
1915	9 0	15 0
1916	12 0	15 6
1917	12 0	18 12
1918	12 0	18 12
1919	9 6	37 8
1920	10 0	18 12
1921	12 0	18 12
1922	12 0	18 12
1923	12 0	18 12
1924	10 0	15 6
1925	10 0	18 0
1926	9 12	15 0
1927	9 6	18 12
1928	10 0	15 0
1929	10 0	15 0

The transaction of two members of co-operative credit society are given below :—

(1) *A Kamma agriculturist*—

Date.	Amount taken.	Date.	Amount repaid.
	RS.		RS.
16th March 1920	100	9th December 1920	100
14th July 1922	100	26th November 1922	100
11th February 1923	100	13th January 1924	100
13th January 1924	100	30th April 1924	100
9th ,, 1925	100	7th May 1925	100
10th ,, 1925	50	23rd January 1926	50
10th ,, 1926	100	11th ,, 1927	100
13th ,, 1927	100	12th April 1927	100
13th ,, 1928	100	25th February 1929	100
8th March 1929	100		
13th ,, 1929	100		

(2) *A Settibalija agriculturist*—

Date.	Amount taken.	Date.	Amount repaid.
	Rs.		Rs.
16th March 1920	20	26th December 1920	20
14th February 1921	40	1st ,, 1921	40
22nd August 1922	40	18th May 1923	40
12th January 1924	50	29th December 1924	50
9th ,, 1925	50	7th November 1925	50
10th ,, 1926	50	13th September 1926	50
8th ,, 1928	50	1st May 1928	30
16th ,, 1929	50	29th December 1928	20
		6th June 1929	50

It is seen that repayments are made promptly and that the loan amounts are not increasing considerably.

A Kamma, agriculturist.—His present debts are—

(1) Pro-note—Rs. 170 from Angara Surayanarayanachari at Re. 1 per cent per month for the purpose of purchasing land; 1928-29.

(2) Pro-note—Rs. 100 from Angara Ramanujachari at Re. 1 per cent per month for the purpose of purchasing land; 1928-29.

(3) Pro-note—Rs. 100 from Angara Papacharyulu at Re. 1 per cent per month for the purpose of purchasing land; 1928-29.

(4) Pro-note—Rs. 185 from Vadapallo Lakshminarayanacharyulu at Re. 1 per cent per month for purchase of land; 1928-29.

(5) Pro-note—Rs. 400 from Idara Subbanna at Re. 1 per cent per month for family expenses; two years back.

(6) Pro-note—Rs. 100 from Idara Gananna at Re. 1 per cent per month for marriage of his daughter; two years back.

(7) Co-operative credit society—Rs. 200.

(*a*) Rupees 100 on surety.

(*b*) Rupees 100 on produce.

Both are for taxes: 1928-29.

The land was purchased in 1928-29 to an extent of 75 cents in Nawabpeta. Marriage was celebrated in 1927-28; taxes were paid in 1928-29.

This year by raising second crop, e.g., gingelly, he wants to liquidate the sums of the two pro-notes executed two years back. He intends paying the debt of the co-operative credit society by the produce of the first crop and taking fresh loans if necessary from the society for the payment of taxes for this fasli again.

His family consists of six males of 70, 35, 30, 25, 12 and 4 and four females of 60, 25, 20 and 18. The first four males do cultivation and the remaining six are dependents. The total value of all properties is—

	Rs.
(1) Land	12,000
(2) House	1,000
(3) Cattle	500
(4) Jewellery	1,000
Total ...	14,500

He owns lands 10 acres of wet land. He took 4 acres of wet land on cowle. He cultivated the whole extent with wet paddy for first crop; he raises gingelly or dalwa for second crop if canals are open. He raises pulse crops also. His total annual income is 21 puttis, i.e., Rs. 1,050 plus Rs. 150 (pulses) Rs. 1,200, i.e.—

His total annual expenditure is—

	Rs.
Cultivation expenses	700
Family expenses	500
Total ...	1,200

The income and expenditure are generally equal; and he cannot have any excess income; but if second crop is raised, that will give him saving and will enable him to liquidate his debts in instalments. He purchased the land by running into debt because the land is adjacent to the lands he already owned.

A Brahman, non-agriculturist.—His present debts are—

(1) Pro-note—Rs. 200 from Darimadugula Chalamayya at Re. 1 per month for purchase of land; 1928-29.

(2) Pro-note—Rs. 200 from Balusu Manikyam at Re. 1 per cent per month for purchase of land; 1927-28.

(3) Pro-note—Rs. 280 from Vitla Ramanna at Re. 1 per cent per month for purchase of land; 1928-29.

(4) Pro-note—Rs. 50 from Meka Satyam at Re. 1 per cent per month for purchase of land; 1928-29.

(5) Co-operative credit society—1928-29.—Rs. 50 for liquidation of prior debts.

The land was purchased in 1928-29 to an extent of 90 cents by the amounts borrowed on pro-notes in 1928-29; he paid Rs. 155 for a land value case and constructed a well for about Rs. 100 in that land with the amount borrowed on pro-note in 1928-29. He purchased this land by contracting this debt as this land is adjacent to the lands already owned by him. He wants to liquidate the debt by selling away a plot of land to an extent of about 60 cents which is separated from the rest of his lands. He wants to liquidate the debt of the society by his income by medicine; he is something of a native physician.

His family consists of one male of 38 years and one female of 25 years. He has got 3 acres of wet land. He gave it on cowle for Rs. 150. He gets an annual income of about Rs. 200 by his medical profession. His family expenditure is about Rs. 250, as it is said that many relations will be visiting his house. He is considered to be a solvent man. He can liquidate his debts without selling his land mentioned above. He has an idea of taking a loan from the land mortgage bank and liquidating the present debts and repaying the loan from the land mortgage bank by annual instalments in 20 years.

A Kapu, agriculturist.—His debts are—

(1) Pro-note—Rs. 200 at Re. 1 per cent per month for cultivation expenses; 1927-28.

(2) Pro-note—Rs. 200 at Re. 1 per cent per month for cultivation expenses; 1927-28.

(3) Co-operative credit society—Rs. 150, 1928-29 for payment of taxes.

He has 8 acres of wet land and 10 acres of cowle land. He gets about 25 puttis of paddy, i.e., nearly Rs. 1,250. He spends about Rs. 800 for his cultivation expenses and the remaining amount for his family expenses If he raises second crop he has to liquidate his debts. Prior to this debt he had a mortgage debt of Rs. 700 which he liquidated in the course of two or three years.

His family consists of six males of 40, 35, 32, 16, 6 and 4 years and eight females of 50, 30, 25, 20, 14, 10, 8 and 3 years. The first four males do cultivation and the remaining ten persons are their dependents.

This year he wants to raise gingelly again in the second crop season and intends liquidating the pro-note debts. He intends paying the co-operative society money after harvesting first crop and taking fresh loans from the society afterwards if he has no sufficient money for the payment of taxes.

A Kamma agriculturist.—His debts are—

(1) Pro-note—Rs. 3,050 at Re. 1-0-6 per cent per month for purchase of land.

(2) Co-operative credit society—Rs. 750 for payment of taxes.

About ten years back he borrowed about Rs. 10,000 on pro-note for expenses in connexion with a civil litigation on behalf of his nephew. He was gradually repaying the debt; and again he took Rs. 3,000 about three years back from one of the same persons as before. He succeeded in the suit and got about 40 acres of wet land on behalf of his nephew who is a minor and his ward. He purchased about 5 acres of wet land for

about Rs. 5,000 about three years back; and during this period of three years he sustained some losses on account of lanka cultivation; he liquidated during this period some other petty debts. On an average he liquidates a debt of about Rs. 1,000 per annum.

Last year he took the loan of Rs., 750 from the society and he paid back Rs. 500 two or three days back. He is likely to liquidate a portion of the debt at the end of this harvesting season. Even then, he does not fail to take a loan from the society at the time of the kist season for payment of Government taxes.

He owns 40 wet acres of his own land and 5 acres of dry land. He is doing the cultivation of another 40 acres of land of Chintaluru village belonging to his nephew who is under his guardianship. He is doing cultivation of 2 acres of temple lands also on lease. He gets about 120 puttis of paddy, i.e., nearly Rs. 6,000. He spends about Rs. 3,000 for cultivation expenses and his family expenses amount to Rs. 600; the remaining amount he is using for the liquidation of his prior debts and for the purchase of land mentioned above. He did not invest any spare amount in any place. He has to liquidate some more debt for some time more. After liquidating the present debts, he has to invest the excess income in the purchase of fresh lands, or in the interest business or in the name of his minor and ward nephew; he does not intend investing in any bank according to my information; he is more inclined to be purchaser of lands because he seems to be of the idea that the bank rates of interest are lower and are not so remunerative as the yield on lands in the delta.

His family consists of four males of 40, 16, 10 and 8 years and two females of 60 and 25 years. The first two persons do cultivation work; the boy of 16 years assists the man of 40 years; others are dependents.

A Kamma, agriculturist.—His debts are—

(1) Pro-note—Rs. 200 at Re. 1 per cent per month for construction of a house.

(2) Pro-note—Rs. 100 at Re. 1 per cent per month for construction of a house.

(3) Co-operative Credit Society—Rs. 150 for payment of taxes.

He took the pro-note amounts in 1927-28 and the loan from the co-operative society in 1928-29. He constructed a tiled house for about Rs. 2,000; the remaining amount he had with him and he borrowed some more moneys and liquidated the same last year; these two pro-note amounts he has not liquidated yet and he intends liquidating the same this year after the harvesting season. He will pay back the amount of Rs. 150 due to the society in January and take again fresh loan from the society for the payment of this faslis' taxes.

His family consists of five males of 70, 35, 30, 25 and 15 years and five females of 30, 25, 20, 8 and 6 years. All the males attend to field work and the females depend on them; the old man of 70 years has not been going to the field now owing to old age.

He owns 12 acres of wet land and 6 acres of cowle land. The yield is about 24 puttis of paddy, i.e., Rs. 1,200; his cultivation expenses amount to about Rs. 600 and his family expenses amount to about Rs. 500. He will have some second crop cultivation which gives a net income of about Rs. 200. He has no moneys to invest now. If he has got any balance of income over expenditure in future, he intends purchasing fresh land if possible and does not intend investing in any bank.

A Settiga agriculturist.—His debts are—

(1) Pro-note—Rs. 18 at Re. 1-9-0 per cent per month for family expenses; 1927-28.

(2) Mortgage—Rs. 300, land of 2·20 acres was mortgaged at Re. 1 per cent per month for family expenses; five or six years back.

(3) Co-operative Credit Society—Rs. 20 for payment of taxes; 1928-29.

The mortgaged amount was borrowed for his marriage and the marriage was celebrated about four or five years back. The other two amounts are also spent for the purposes for which they were taken.

He has not liquidated any portion of the principal of Rs. 300 till now; but has been paying only interest now and then. He will pay the Rs. 18 at Rs. 1-9-0 per cent. He will also pay the amount due to the society at the harvesting time and takes again fresh loan from the society for payment of this fasli's taxes.

His family consists of two males of 20 and 10 years and three females of 40, 15 and 12 years. The earning members are the male of 20 years and the females of 40 and 15 years. He owns the land of 2·20 acres which he mortgaged to the local sowcar; but he is still cultivating the land. He gets three putties of paddy. It is sufficient for his family consumption. By coolie, the persons earn about Rs. 100 per annum. He can liquidate the debt of Rs. 300 only by raising second crop cultivation; if he cannot get sufficient money by the second crop cultivation; he has to sell a portion of his land. The sowcar receives amounts only in instalments of Rs. 100; and it is not possible for him to pay in amounts of Rs. 100. The solution is his case is that he should take a loan from the Land Mortgage Bank, Alamuru, to liquidate this amount and the interest and get rid of the sowcar and repay the amount borrowed from the land mortgage bank in 20 instalments, which he can easily do as the instalments' sum will be about Rs. 15 or 20.

Investment habit.—No ryot or person has deposited any moneys in any bank. No amounts are deposited in postal savings banks or in post office cash certificates. No persons have been policy-holders in any Insurance Company. There are 230 members in the local co-operative credit society and their share capital is Rs. 1,460 by the end of June 1929. There are eight members in the Land Mortgage Bank at Alamuru, and their share capital is Rs. 730 by the end of June 1929. There are no shareholders in the Co-operative Central Bank at Ramachandrapur—or its branch at Alamuru. There are no deposits from any members or non-members—either current, fixed or savings—in the local co-operative credit society.

The above deposit amount of—Rs. 1,464 and Rs. 730 are not on account of any savings but are more compulsory payments made to the society and the bank for the purpose of getting loans. There are no debenture-holders of the land mortgage bank in this village.

So, the only investment out of savings is the purchase of lands and making of jewellery. Of these two items, purchase of lands is more common. The amount so invested during 1928-29 is Rs. 12,710 in the purchase of 12·08 acres; but all this land belongs to this village only and the vendors are the residents of the village only.

CHAPTER I.

Agricultural credit.

From the report of Alamuru village it is seen that in this area there are co-operative credit societies in almost every village for the supply of easy credit to the agriculturist for his cultivation expenses, and that land mortgage bank has been working for the last one year for giving loans for the liquidation of prior debts and for purchase of lands. There are not many cases of permanent improvements of land which require large sums of money. In addition to these, the other, financing agencies were described already; and the amounts borrowed were shown under the head of the different purposes for which they were taken. It has been brough to notice that two or three money-lenders of the village of Alamuru have given up money-lending business and taken up purchase of lands with the capital which they were using for money-lending business. Thus the co-operative credit societies have come in the field of money-lending business as a strong competitor to fight against the ordinary money-lender whose rates of interest used to vary according to the demands of the people in general and according to the dire necessity of the individual borrower. But the societies are not able to eliminate the money-lender altogether from the field though the local societies have been working for the past ten years and though the borrowing capacity of the societies and the borrowing capacity of the individual have been considerably increased during the past ten years. Some of the defects which have been pointed out by some ryots during my investigation are stated below:—

(1) Some persons (about 5 persons have come to notice) who have got sufficient capital of their own take loans from the society because loan at a cheaper rate is easily available and give loans at higher rate of interest.

(2) According to one of the by-laws it is said that the sureties are equally responsible as much as the borrower for the amounts borrowed and that the amounts may be recovered from the sureties without making any attempt on the principal borrower if the society considers that it can more easily recover from the sureties than from the borrower. Some ryots feel nervous to be sureties for any borrower and desire that the by-law may be amended so as to enable the society to proceed against the sureties only when they fail to recover the amount from the borrower.

(3) Some of the loans are given for non-agricultural and non-productive purposes. Some are given for purchase of lands and for construction of houses. In the case of purchase of land, some ryots say that there is no use of giving a loan for purchase of land of about 3 acres for Rs. 3,000 from the co-operative credit society when the borrower has got only three acres of land; on the other hand it is sometimes ruinous to such a person as he cannot even repay the interest but if that man is given a loan of Rs. 1,000 for the purchase of one acre of land, it is beneficial to him; the ryots have the tendency to go in for purchase of lands especially when the land which is for sale is adjacent to his land and when he is able to get credit very easily. Thrift does not seem to have been sufficiently promoted amongst the ryots and the persons who are in charge of the societies should be judicious in sanctioning the amounts of loans and should not have the idea that because the amount lent by their society is large the society has been working very satisfactorily. Some of the ryots feel that some persons are taking greater loans than what they can repay and have therefore to sell away a portion of their already existing property. A person owning about an acre of land constructed a house for Rs. 250 recently by taking a loan from the co-operative credit society and is already looking out for mortgage of the house or of his jirayati land.

(4) The society at Alamuru is levying interest at 12 annas instead of Re. 0-12-6 as in Pedapalla co-operative society per month per cent but is not paying interest on the share capital to the ryots. Some of the ryots complain that it is a disadvantage to them. If a man has 100 shares, the maximum loan which he can take is Rs. 1,000. The interest per year on

Rs. 1,000 at Re 0-12-6 is Rs 93-12-0, the interest per year on Rs. 1,000 at Re. 0-12-0 is Rs 90; the gain to the ryot per year is only Rs. 3-12-0; the interest which a ryot can get on his share capital is Rs 6-4-0 So some of the ryots say that they have to lose Rs 2-8-0 per year for every Rs. 100 share capital.

The interest in Penikeru society is Re. 0-13-4 per cent per month, i.e., Rs. 10 per cent per annum and the ryots feel that the interest is high when some of the money-lenders are giving loans at 9 per cent per annum. Moreover, the ryots of Alamuru and other villages feel that for the loan of Rs 1,000 they receive in their hands only Rs. 893-12-0 (Rs. 100 share capital plus Rs 6-4-0 the entrance fee) and they have to pay interest on the whole amount of Rs 1,000. If the Penikeru society is taken into consideration, the interest which the ryot has to pay is —

	Rs.	A.	P.
Interest which he has to pay on the loan of Rs 1,000 is ..	100	0	0
Interest which he receives on the share capital of Rs 100	6	4	0
Total ..	93	12	0

i e , the ryot has to pay interest of Rs 93-12-0 on the money of Rs. 892-12-0 which he actually receives as loan.

Therefore the interest on 100 per annum is Rs 93-12-0/Rs 893-12-0 into 100/1, i e , Rs 10-7-10

If the Alamuru society is taken into consideration, the interest which the ryot has to pay is Rs 90 on the actual amount of Rs 893-12-0 which he receives.

Therefore the interest on Rs 100 per annum is 90/893-12-0 into 100, i.e Rs 10-1-2

There is a feeling among the ryots that but for the intermediate agency of the co-operative central banks the rate of interest for the loans given to the ryots would have been less It is suggested that they may be abolished and branch banks of the Madras Apex Bank may be started and that the margin of profit which the central banks are now realizing may be diverted to the advantage of the ryot

Government, the Imperial Bank or the joint-stock banks are not advancing any loans to the ryots on small industries The Imperial Bank of India gave a loan to one individual for about Rs 40 000 in Peddapalla village.

No financial help is being given for small industries by way of non-credit societies The local non-professional oilmonger is financing the professional oilmonger for the supply of gingelly, the Mandapeta Sowcar is financing the Pedapalla and Alamuru professional weavers The co-operative credit stores society is not working in this direction and helping the small industrialist

Chapter II

Marketing and pooling.

Paddy is the chief crop for marketing I have examined the kolagaram man of the village As already explained he has auctioned the right of measurement and weighing of all kinds of produce He collects the following charges for different articles —

		Rs	A.
For one putti of paddy ..	.. . ..	0	8
,, ,,	pulses and rice	1	0
,, ,,	onions	0	4
,, ,,	paddy measured to the mamdars by tenants.	0	4
,, ,,	turmeric	1	0
,, ,,	jaggery	0	4
,, ,,	garlic	0	8
,, ,,	gingelly	1	0
,, one acre of plantains	.. ..	0	8

The purchaser has to give the charge of this kolagaram man. There is another person who helps him in the measurement, he collects a fee of 3 annas for what is called 'Pattubadi'.

He says that from his practical knowledge and experience about 8,000 bags of paddy are coming to the market to sale. Even according to my calculation the figure almost agrees. He auctioned the whole right for Rs. 800 on keen competition. He may have Rs. 500 as income by measurement and weighment of other produce and by measurement of 'Makta' or lease quantities. He may have a profit of Rs. 200 for the whole year. So, out of Rs. 1 000 of gross income, the gross income by measurement of paddy is about Rs. 500; hence the number of bags brought to sale is estimated to be 8,000.

If a bag of paddy is kept back by a ryot for about eight months instead of selling at the time of harvest he will have a margin of profit. The two important kinds of paddy are 'Basangi and Rasangi' and 'Akkullu and Peddavari.'

'For Akkullu and Peddavari'—

	RS.
Average price per putti at the time of harvest . . .	50
Average price per putti eight months hence	55

The interest on Rs. 50 for eight months at the rate prevailing in the local co-operative credit society is Rs. 3

There is a depreciation of five kunchams for every putti of paddy during these eight months.

The cost of five kunchams at Rs 50 per putti is Re. 1-4-0.

Therefore the total gross loss by keeping back the stock for eight months is Rs. 4-4-0.

Hence the ryot gains only Re 0-12-0 by keeping back the stock. So, the ryots in this area generally sell away all basangi and rasangi produce at the time of harvest only

'For Akkullu and Peddavari'—

	RS.
Average price per putti at the time of harvest . . .	53
Average price per putti eight months hence . . .	60

The interest on Rs 53 for eight months at the rate prevailing in the local co-operative credit society is Rs 3-2-0

The depreciation is five kunchams per putti and its value is Re 1-5-0.

Therefore the total gross loss by keeping back the stock is Rs. 4-7-0.

Therefore the ryot gains Rs 7 to Rs 4-7-0. i.e., Rs 2-9-0 per putti if he keeps back the stock of this kind of paddy, and those ryots who generally do so keep back Akkullu and Peddavari and not Rasangi or Basangi.

If the co-operative credit societies give produce loans on the second variety of paddy they help some poor ryots in realizing greater money value for their produce. But the produce loans given by the societies are not many in the three villages. This is mostly because of want of sufficient accommodation by way of godowns. It has been brought to notice that four persons one of whom is a Brahman non-agriculturist, two are Kammas agriculturists and one is an oilmonger non-agriculturist are storing paddy in Alamuru village with the idea of getting higher purchase value at a later date. The two non-agriculturists store the 'Makta' paddy obtained on lease of their lands and the two agriculturists store their own paddy yielded in their own lands.

There are five persons in the village who are dealing in paddy trade, one of them is a commission agent of Mandapeta on behalf of Mandapeta millowner. One of the four persons of the village purchases stocks at the time of harvest and store them by taking loan from the society on the security of produce and sells them some time hence when the price is high.

The other persons of the village sell the stocks, soon after their purchase realizing a very small margin of profit. The commission agent of Mandapeta takes a commission of one anna per bag from the millowner of Mandapeta. The four persons of the village purchase in the village at Rs. 6, Rs. 6-2-0,

and Rs. 6-4-0 per bag by measurement in kunchams; and they sell generally in Mandapeta mill at Rs. 6-6-0, Rs. 6-8-0, and Rs. 6-9-0 per bag by weighment in pound. The charges which the merchant has to incur are:—

	Rs.	A.	P.
(1) Kolagaram	0	8	0
(2) Pattubadi	0	3	0
(3) Cart hire	1	4	0
Total ...	1	15	0

i.e., for each bag it amounts to As. 3-10 pies, i.e., nearly four annas per bag. Some produce is taken to Rajahmundry also where some quantity is sold to the mill direct without any commission agent and some quantity is sold to the local merchants through a commission agent who takes one anna per bag of paddy and two annas per bag of rice; almost all pulses are taken by local merchants to Rajahmundry where they are sold to them through commission agents who take two annas per bag as commission.

The local merchants at Alamuru who purchase stocks from the ryots collect the stocks from a number of ryots at cheaper rates and when they have got sufficient stocks and when the prices are high in the market at Rajahmundry they sell there with a good margin of profit; but if a pooling centre is formed at a central place like Alamuru under the auspices of a non-credit society, the margin of profit which the local merchant now derives may be had by the ryots themselves who do not know the fluctuations of prices prevailing in the two markets to conduct such an organization, spacious godowns and selfless workers are needed.

Chapter III.

Economic holding of a ryot.

It is seen that in Alamuru and villages around it the lease amount per acre of wet land is generally not less than one kavidi of paddy per kuncham of land or one putti or 200 kunchams per acre; there are cases where the lease amount is one bag per kuncham of wet land, i.e., 250 kunchams per acre. So, the ryot who cultivates a wet land of another must necessarily get a net income exceeding one putti of paddy per year; so is the case with a ryot who cultivates his own holding. In Alamuru village, the holding of one 1·12 acres yielded a net profit of Rs. 85-12-0, it is a field with second crop gingelly cultivation; last year greengram and blackgram raised in it were completely lost owing to insect; but generally they give a good yield. If the crop were not lost, the average yield per acre will be at least 2¼ kavidis or 50 kunchams which would fetch a gross yield of about Rs. 25 per acre; the expenses for the same will not be more than Rs. 5 per acre as it is not liable to any tax and as it is raised by the aid of moisture of the first crop wet paddy. So the net yield of greengram or blackgram or both may be estimated to be Rs. 20 per acre. Out of the net yield of Rs. 85-12-0 stated above, the net yield of the second crop gingelly is estimated to be Rs. 34 and the net yield of the first crop wet paddy is estimated to be Rs. 51-12-0.

So, for one acre of wet land, the following net income may be estimated :—

	Rs.	A.	P.	Rs.	A.	P.
(1) First crop wet paddy—						
For acres 1·12	51	12	0	..		
For 1 acre	..			45	5	0
(2) Blackgram or greengram or both in a normal year	..			20	0	0
(3) Second crop gingelly—						
For acres 1·12	34	0	0	..		
For 1 acre	30	4	0	..		

				Rs.	A.	P.
Brought forward				65	5	0
Even if dalwa paddy is raised instead of gingelly (gingelly and dalwa paddy are the two important second crops in this area), the net yield per acre is Rs. 31-13-0 as worked out below :—						
	Rs.	A.	P.			
Gross yield—One putti	50	0	0			
Expenses—						
Ploughing	1	8	0			
Seeds	1	8	0			
Plucking	0	15	0			
Transplantation	3	2	0			
Weeding	1	4	0			
Cutting and bundling	3	2	0			
Threshing, etc.	1	4	0	10	0	0
Tax	5	8	0			
	18	3	0			
Therefore net yield	31	13	0			
The net yield may be fixed at Rs. 30 per acre ; this in a rotation of at least one in three years ; so for one year it may be taken to be at least Rs. 10.						
Total ..				75	5	0

It is estimated that the average number of members in a family is five. There is a Telugu saying ' Pottaku Puttedu ' it means that for one stomach one putti of paddy is required for consumption per year. i.e., one-third of a garce of paddy is consumed by a single adult individual during the course of a year including all expenses connected with food. One-third garce is generally worth Rs. 50. So the necessary expenditure of an average family is :—

	Rs.
Food, 5×50	250
Clothing	35
Other items, e.g., kerosene oil, etc.	15
Total ...	300

With Rs. 300 per annum, an average family of five persons can get on without incurring any debt.

If an inamdar gets not less than one putti or Rs. 50 per acre, he can get on without incurring debt if he has got 6 acres of wet land. The average net income per acre of wet land which a cultivating ryot can get is estimated to be not less than Rs. 75. So, an extent of 4 acres gives him a net return of about Rs. 300 and keeps him beyond the hand of the money-lender. The number of pattadars who own less than four acres is 492 out of 602 pattadars and they are 82 per cent of the total number of the pattadars. But from the statistics obtained and already worked out it is seen that 70 per cent of the agriculturists are in debt and that 56 per cent of the non-agriculturists are in debt and that 61 per cent of the total number of families are in debt. But it is also noticed that some of the persons holding less than four acres do coolie work, or drive a double bullock-cart or do some other work and earn some wages and make up the net income of Rs. 300 and live beyond the necessity of getting involved in debts.

There is a general tendency on the part of some ryots to feel shy of giving information and of some ryots to speak low of their income and high of their expenditure; I think that this is partly due to the working of the Economic Enquiry Committee in this district. But the village karnams of Alamuru M.R.Ry. P. Kameswara Rao Pantulu Garu and M.R.Ry. P. Janardhanam Pantulu Garu, the village karnam of Pedapalla M.R.Ry. V. Pallamraju Pantulu Garu, the village karnam of Penikeru M.R.Ry. P. Satyanarayana Krishnam Raju Pantulu Garu, the President and Secretary of the local co-operative union M.R.Ry. P. V. Subbarao Pantulu Garu of Pedapalla and M.R.Ry. N. Kameswararao Pantulu Garu of Alamuru and the Sub-Registrar, Alamuru, M.R.Ry. Ch. Kurmanayakulu Nayudu Garu, B.A., have rendered me valuable assistance in getting the information embodied in this report.

PART I.

CHAPTER I.

BELLARY DISTRICT.

Natural divisions—Its area, population, etc.

Introductory.—The villages taken up for investigation are Hagari or Paramadevanahalli and its two neighbouring villages Yalpi Kaggal and Chaganur. They are villages in Bellary taluk of Bellary district. Hence a general short description of the district with special reference to the Bellary taluk is given.

Natural divisions.—Bellary district is the westernmost of the Ceded districts. It is bounded on the north by the Nizam's Dominions, on the west by the Bombay Presidency, on the south by the Mysore State and on the east by the districts of Kurnool and Anantapur of Madras Presidency.

The district consists of two widely differing natural divisions a eastern and a western, separated by the Sandur hills. The eastern portion consists of the four taluks of Adoni, Alur, Bellary and Rayadrug; it is a flat expanse, with black cotton soil and with hilly rocks scattered here and there. The western portion consists of other taluks and is for the most part covered up with mixed and red ferruginous soils and with ranges of rugged hills.

Rivers.—There are two important rivers in the district. The Thungabhadra forms the boundary of Bellary district along the whole of its western and northern sides for about 200 miles. The other is the Hagari which is a tributary to the Tungabhadra. In Bellary district the Hagari flows in a wide and shallow sandy bed; it is dry for a great part of the year but with the rainy season it flows with a violent torrent. The three villages taken up for investigation are on the banks of this river. The river is crossed by the railway line and by the Local Fund Bellary-Guntakal road at Paramadevanahalli.

Soil.—The black cotton soil in Bellary taluk is about 82 per cent, the rest being red ferruginous soil. The chief properties of the black cotton soil are—(*i*) retaining moisture, (*ii*) cracking deeply in dry weather and (*iii*) becoming impossibly sticky in the rainy season. It is generally grown up with 'nath' grass which hampers the growth of the crops raised on it. It is a deep-rooted grass and has therefore to be exterminated by deep ploughing.

Rainfall.—The average rainfall for the district is 22·76 inches; it is 0·31 inch from January to March; 2·76 during April and May; 13·82 from June to September and 5·87 from October to December. The rainfall is not only very light but is also generally uncertain. Most of the people—nearly three-fourths of the population—are depending on agriculture; the soil is comparatively poor; there are a very few irrigation works; and the ryots depend almost entirely on rainfall which itself is slight and uncertain. Hence the district is subject to frequent famines.

Temperature.—From March to May the temperature is very high. April is the hottest month, the average maximum temperature in the month being 103°. Bellary is considered to be one of the driest places in the Presidency.

Area and population.—The area of Bellary district is 5,713 square miles and that of Bellary taluk is 705 square miles. The population according to the census of 1921 is 862,370 and its density per square mile is 151. The population of Bellary taluk according to the census of 1921 is 119,228 and its density per square mile is 169. The density per square mile of Madras Presidency according to the census of 1921 is 297. It is seen therefore that Bellary taluk and Bellary district are one of the thinly populated tracts of the Madras Presidency.

Chapter II.

People—Cattle.

Castes.—The principal castes among Hindus are Lingayats, Boyas, Kurubas, Madigas, Malas and Lambadis.

Religion.—Nearly nine-tenths of the people are Hindus, most of the remaining persons are Muhammadans. There are a few Jains and Christians.

Languages.—Kanarese is the parent tongue of the majority of the population. Telugu is also parent tongue of about one-third of the population. Kanarese is the language of the western taluks and Telugu is the vernacular of the majority in the eastern taluks. Telugu is the language of the courts. The district has therefore the two important languages of Telugu and Kanarese.

Education.—According to the census of 1921, in Bellary district 53,179 males out of 439,688, i.e., 12·1 per cent are literate and 4,737 females out of 422,682, i.e., 1 per cent are literate; the total literacy is 57,916 out of 862,370, i.e., 6·7 per cent and the total literacy in English is 5,346 out of 862,370, i.e., 0·7 per cent. The total literacy of Madras Presidency in 1921 is 8·6 per cent and English literacy of the Madras Presidency in 1921 is 0·9 per cent. It is seen that the district is educationally backward.

Houses.—The houses are closely crowded; and some villages resemble a small fortification with a big gate at the entrance. The villages do not generally have hamlets but extend sometimes beyond the maingate of the village. Except Madigas all castes live in close proximity. Cattle are usually tied in the front room of the house instead of in the backyard and they commit all kinds of nuisance in the main portion of the house. Most of the houses have flat roofs and the walls are made of rough stone. Light and ventilation are secured by having round holes on the roof; they are covered by baskets in rainy weather.

Food.—The staple food of all but the Brahmans and Vaisyas, who eat rice, is cholam; korra is also largely used as food. Very few vegetables are consumed. Tobacco is more chewed along with betel and nut; it is not largely smoked.

Cattle and sheep.—The stock of cattle in the district are of a mediocre size. No care is taken in selecting bulls for breeding. The Nellore cattle are brought over in herds by cattle dealers and sold to the ryots at high prices on instalment system, the prices are paid in three instalments. If the purchasing ryot does not pay the instalments promptly the cattle dealer waits in his house living at his expense until the money is paid. Cattle are generally fed on korra straw, cholam straw and cotton seeds. The taming of herds of sheep and goats is the chief calling of the Kurubas. They are hired by cultivators as manuring agents; and the weaving of wool into blankets is one of the chief industries in some of the villages.

Cattle brought by the cattle dealers of Nellore are generally sold at rates varying from Rs. 200 to Rs. 400 per pair of bulls; they work for about ten years; hence the depreciation per pair of bulls is generally taken as 10 per cent of its purchase value.

Chapter III.

Agricultural operations, implements, manures, etc.

Wet lands.—The wet land in Bellary district and in Bellary taluk is extremely small in extent; the extent of wet cultivation in Bellary taluk and in the area under investigation is only a few hundreds of acres in a few villages, by the side of the river Hagari. The chief wet crop is paddy. It is sown broadcast and not transplanted.

Dry lands.—The agricultural operation on dry land varies according to the value of the soil. The soil of the area of investigation is mostly black cotton soil. With the first good rain of the south-west monsoon in June or July seeds of cholam, korra and groundnut are sown and the ryots have what

are called 'Mungari crops': some kinds of black cotton soil require good soaking of the land with the rain water and they are sown with seeds in September and October; these late crops are called 'hingari' crops. Cotton is an important crop in this area and it is sown generally in August; it is generally sown in every third row and korra occupies the other two rows; korra is reaped after three months and cotton is left to mature.

The first agricultural operation is the removal of the stubble of the previous year's crop; it is rooted up and burnt; this clearing of the stubble is generally done with an implement called 'guntaka'. After the stubble is removed the land is sometimes ploughed with ordinary plough as soon as rainfalls; but only a portion of the land is ploughed, many ryots do not own a plough. The reason why a portion only is ploughed is that (*i*) cattle are few in number, (*ii*) and holdings are comparatively large in extent and (*iii*) rainfall is not certain. Then manure is applied as much as possible, when rain has again fallen the seed is sown. This is done with an instrument called 'gorru' and never by broadcasting. After the gorru has sown the seed the guntaka is again used to cover it up. Weeding between the rows is generally done with bullock power; weeding should be carefully done in areas where the growth of 'nath' is prevalent. The wages for weeding generally amounts to 8 annas to Re. 1 per acre. When ryots have to bring a waste land under cultivation or when land is thickly grown with the deep rooted grass 'nath' an implement called 'peddamadaka' or big plough is used for ploughing the land. Harvesting of cotton is generally done three or four times before the crop is entirely removed, and the coolies are paid cotton as wages; the quantity of cotton so given to the coolies on all the several occasions is estimated to be one-sixth of the total yield of the crop. Harvesting of groundnut is a difficult process and a ryot has to spend about Rs. 5 for harvesting an acre of groundnut field.

Well irrigation.—Some garden crops are raised, viz., ragi, chillies, tobacco, onions, sweet potatoes and neer-jonna with the aid of irrigation of wells. Water is baled from the wells by two pairs of bulls by means of a mhote. Each pair pulls up the bucket alternately; they have to walk down a steep and inclined plane.

Manures.—The manure in this area is confined to cattle manure, penning of sheep and the burnt ashes of the stubble of the previous year's crop. The ryots do not use oil cakes or green manure.

Cattle manure is thrown in some corner of the village and is left exposed to wind and rain. The usual ratio of animals to the area cultivated is only one pair of bullocks to an area of about 40 acres; cattle breeding is not taken care of by the ryots; cattle manure is largely used as fuel as timber is not available in sufficient quantity, hence a small area only is manured by the ryots.

One cart-load of manure is generally worth one rupee.

Weights and measures.—The ordinary table of weights is as follows:—

21 tolas=1 seer.
1¼ seers=1 sava seer.
2 sava seers=1 adi seer (3 seers).
2 adi seers=1 panch seer (6 seers).
12 seers=1 dadayam.
4 dadayams=1 maund (25·92 lb.).
48 maunds of cotton or 12 maunds of lint=1 naga.

For measuring grains a seer which can hold 84 tolas of mixed grain is used.

84 tolas of mixed grain or 86 tolas of paddy=1 seer.
8 seers=1 muntha.
4 munthas=1 kadava.
2 kadavas=1 irasa.
2 irasas=1 tumu.
20 tumus=1 putti (2,560 seers).

PART II.

CHAPTER I.

Paramadevanahalli.

General.—Paramadevanahalli is a village in Bellary taluk about nine miles from Bellary town on the right bank of the river Hagari. The village is bounded on the north by the village of Minahalli, on the east by the village of Joladarasi, on the south by the village of Chaganur, Tagginabudihal and Godehalu. Between the villages on the west and the village proper Paramadevanahalli the river Hagari is flowing. Except the village of Chaganur all other villages on the boundary of this village are dry villages and there is no wet cultivation in them. A portion of Chaganur village is being irrigated by the waters of Hagari. There is no wet cultivation in this village.

Area.—Area of the village is 1,973·75 acres.
Area of village gramakantam 4·86 acres.
Area of river Hagari 188·81 acres.
Area of other porambokes 166·66 acres.

Therefore the area of patta lands is 1,613·42 acres.

	Males.	Females.	Total.
The population of the village according to the census of 1911	238	217	455
The population of the village according to the census of 1921	213	199	412
The population of the village according to the present investigation	183	185	368

The decrease in population is due to the greater number of deaths during this year than births; the number of deaths is 34 and the number of births is 18; most of the deaths are due to fever and respiratory diseases.

(ii) Four families left the village for Belgaum and Bellary for livelihood. Plague visited the village in 1924. Two males and one female died of it.

The area of the village	1,973·75 acres.
The population of the village	368
Therefore the density of population per square mile according to the present census	119
Therefore the density of population per square mile according to the census of 1921	135
Therefore the density of population per square mile according to the census in Bellary taluk of 1921 ..	169
Therefore the density of population per square mile according to the census in Bellary district of 1921 ..	151
Therefore the density of population per square mile according to the census of Madras Presidency of 1921 ..	297

There are 76 families in the village. The average members in a family are 2·4 males and 2·4 females, i.e., 4·8 of both sexes. The families and population are arranged below castewar:—

——	Families.	Males.	Females.	Total.
	NO.	NO.	NO.	NO.
Kurubas	13	28	33	61
Boyas	37	84	93	177
Madigas	12	29	26	55
Lingayats	4	11	9	20
Settibalijas	2	10	8	18
Muhammadans	5	10	10	20
Washerman	1	2	1	3
Maharattas	1	3	3	6
Kamma	1	6	2	8
Total ..	76	183	185	368

Of these Kurubas, Lingayats and Settibalijas are the agricultural classes; the Mahratta family and Kamma family also do agriculture. Boyas and Madigas are the chief labouring classes. But some of the agricultural classes do labour and some of the labouring classes do cultivation also. The washerman does dhoby work and does not cultivate. There is no barber, no carpenter, no goldsmith, no blacksmith and no potter in the village. The families and population are shown below according to their professions:—

——	Families.	Males.	Females.	Total.
	NO.	NO.	NO.	NO.
Agricultural classes	62	160	156	316
Field labouring classes	12	20	28	48
Others	2	3	1	4
Total ..	76	183	185	368

It is seen that the agricultural families are nearly 82 per cent of the total number of families and their population is nearly 86 per cent of the total population.

Rainfall.—There is a rain gauge in the agricultural farm. The buildings of the farm are located within the limits of the neighbouring village of Yalpi-Kaggal on the boundary of this village. The figures of rainfall recorded by that rain gauge may be taken as the figures of rainfall for this village. They are given below for the past years against each month.

——	1921.	1922.	1923.	1924.	1925.	1926.	1927.	1928.	1929.	Average.
January ..	0·41	0·55	..	..	..	0·26	..	..	..	0 14
February ..	..	..	0·40	..	..	..	..	1·15	0·36	0·21
March ..	..	..	0·84	..	0·23	..	0·09	0·10	..	0·14
April	2·50	0·33	0·32	6·42	0 21	0 91		0 05	2 18	1·44
May	0·12	3·89	2·61	1·76	6·33	0·60	1·79	3·06	2·09	2·47
June	1·60	..	0·57	1·16	0·18	2·85	4·13	1·39	0·04	1·33
July	2·73	0·51	1·45	1·04	..	1·04	2·99	4 25	0 06	1·56
August ..	0·20	1 27	0 32	6 67	1 13	0·18	0·74	1·20	0·17	1·32
September ..	1 33	0·26	3·79	8·20	3·28	11 64	6·42	2·62	11·91	5 49
October ..	10·76	5·10	0·32	0·27	3·32	3 45	0·94	4·24	2 91	3 48
November ..	2·48	4·79	..	0·44	1·93	0·06	2·28	0·15	..	1 35
December ..	..	0·01	..	..	2·40	..	..	0·02	..	0·27
Total ..	22·13	16·71	10·62	25·96	18·99	20 99	19·38	18 23	19·72	19·20

The village entirely depends upon rainfall for cultivation purposes.

Facilities for irrigation.—There are no irrigation sources. There is no cultivation under the river Hagari though it is close by. There are only four wells in the village intended for irrigation purposes, but only one was used last year for cultivation of cambodia cotton, chillies, brinjals and ragi, the other three wells were not used at all, the ryots say they are too poor to purchase bulls, two pairs of bulls are required and they cost about Rs. 200 to Rs. 400.

Means of transport and communication.—The railway line of the Madras and Southern Mahratta Railway Company runs from Bellary to Guntakal and crosses the river Hagari at a distance of about five furlongs from the village. A local fund road also passes from Bellary via this village to Guntakal and Anantapur; this road also crosses the river by a bridge running parallel to the railway bridge. Double-bullock carts are the means of transport on this road. Motor buses ply for hire between Bellary and Guntakal, Bellary and Gooty and between Bellary and Anantapur along this road and through this village.

Education.—Only fourteen males are educated in Telugu, they know reading and writing. No females are educated. The percentage of literacy is 3·8. There is a private school where Telugu is taught. There is only one teacher and the number of boys in the school on the rolls is 24 and the average attendance is fourteen. Maximum age of boys is sixteen and the minimum is five. No girls are attending the school. The school is located in Anjaneya temple and children of depressed classes are not attending the school.

Chapter II.

Agriculture (General).

Area under each crop.—The important crops of the village are cotton, cholam, korra and groundnut. The following figures indicate the extent of cultivation under each crop during the past four years:—

	Fasli 1335	Fasli 1336.	Fasli 1337.	Fasli 1338.
	Acs.	Acs.	Acs.	Acs.
Cholam	683·0	659·0	289·0	624·0
Sajja	22·0	40·0	52·0	53·0
Ragi	7·0	1·0	..	..
Korra	304·0	382·0	698·0	708·0
Cotton	516·0	436·0	492 0	443·0
Alasanda	..	12·0	9·0	21·0
Bengalgram	27·0	63·0	9·0	1·0
Horsegram	..	4·0	4·0	4·0
Redgram	4·0	2·0	..	1·0
Greengram	..	..	1·0	..
Brinjals	2·0	..	..	..
Chillies	2·0	2·0	1·0	..
Coriander	9 0	9·0	4·0	11·0
Kusuma	42·0	17·0	..	1·0
Mangoes	1·0	1·0	1·0	1·0
Watermelons	2·0	10·0	6·0	2·0
Gingelly	..	2·0	9·0	..
Groundnut	29·0	28·0	115·0	146·0
Castor	..	16·0	..	..
Tobacco	1·0	..	1·0	1·0
Wheat	6·0	4·0	Nil.	10·0
Total ..	1,657·0	1,688 0	1,691·0	2,027·0

It is seen that there has been an increase in the cultivation of korra and of groundnut.

The gross yield and the estimated value of the crops in fasli 1338 are given below:—

Grains.		Quantity.	Value.
	Acs.		Rs.
Cholam	624·0	2,496 kadavas	7,488
Sajja	53·0	212 ,, ...	636
Korra	708·0	2,124 ,, ...	5,310
Cotton	443·0	2,658 maunds	10,632
Alasanda	21·0	21 kadavas	84
Bengalgram	1·0	2 ,, ...	10
Horsegram	4·0	4 ,, ...	16
Redgram	1·0	1 kadava	4
Coriander	11·0	110 kadavas	330
Kusuma	1·0	2 ,, ...	6
Mangoes	1·0	....	30
Melons	2·0	....	10
Groundnut	146·0	4,380 maunds	6,570
Tobacco	1·0	....	24
Wheat	10·0	30 kadavas	150
		Total ..	31,300

For the cultivated extent of 2,027 acres the gross yield was Rs. 31,300.

Therefore the average gross yield per acre of cultivated extent is Rs. 15-7-1.

The average gross yield per acre of patta land is Rs. 19-6-6.

The average gross yield per acre of the whole village ayacut is Rs. 15-13-9.

The number of families in the village is 76.

Therefore the average gross yield per family is Rs. 411-13-6.

The number of persons in the village is 368.

Therefore the average gross yield per head is Rs. 85-0-10.

The number of pattas in the village is 152.

Therefore the average gross yield per patta is Rs. 205-14-9.

Possibilities of reclaiming any waste land.—An extent of 26 acres 83 cents of Hagari river margin which is lying waste has been under the cultivation of the local Adi-Andhras and it is proposed for assignment to the Adi-Andhras. This piece of waste land has been reclaimed by them by removing prickly-pear and by manuring it; they have been cultivating it with cholam, sajja and greengram.

Agricultural improvements effected.—Seventeen loans for an amount of Rs. 4,480 were taken by the ryots from Government for the removal of nuth. Two loans for an amount of Rs. 700 were taken from Government for the raising of bunds and one loan for an amount of Rs. 500 was taken from Government for the construction of a well. The cotton-seeds, the cholam seeds of the agricultural farm, are being used by some of the ryots. There is a difference of about Rs. 5 per 12 maunds of lint between the price of cotton yielded by ordinary seeds and that yielded by farm seeds. One acre yields on an average 6 maunds of cotton with ordinary cotton seeds, but it is said that if farm seeds are sown the yield will be 7 or 8 maunds. So also one acre yields on an average 4 or 5 kadavas of cholam with the ordinary seeds if sown with the farm seeds the yield will be 5 or 6 kadavas.

Livestock in the village.—A census of the agricultural cattle, implements and livestock of the village is taken for the present investigation and the figures are given below:—

Bulls and bullocks 66, cows 32.

Bulls and heifers under 4 years 15.

He-buffaloes nil; she-buffaloes 17.

Buffaloes under 4 years 6.

Sheeps 10, goats 52.

Donkeys nil, carts 22.

Ploughs (wooden) 117, iron 2.

Marketing of village produce.—The produce of the village is generally taken to Bellary market. There are very few local sales. The produce is generally taken on double-bullock carts. The conveyance charge for a double-bullock cart from the village to Bellary shop is as follows:—

	Rs.	A.	P.
(i) Cart-hire	2	0	0
(ii) Toll-gate	0	4	0
(iii) Cart-stand fee	0	0	6
Total ...	2	4	6

One cart can carry 5 nagas of cotton or 20 kadavas of cholam or korra or 50 maunds of groundnut. The produce is not taken by train though there

is a railway station at a distance of 5 furlongs from the village. The produce is always sold at Bellary to a commission agent called dalalidar who takes from the ryot 8 pies per rupee of groundnut, 6 pies per rupee of cotton, cholam and korra. Generally the commission agents are also money-lenders and one of the conditions of the money-lending business is that the borrowing ryot should sell all the produce to him. Even non-borrowers have to sell the commodities to the dalali merchants only.

Most of the cotton produced is generally taken to Bellary without being ginned. A portion of the cotton is ginned in the local ginning factory or in the ginning factory situated in the agricultural farms located in the limits of Yalpikaggal. Some ryots of the village take cotton seeds from the farm for sowing; and the cotton produced thereby should be taken to the ginning factory in the farm for ginning; the farm officers take back the seeds lent out to the ryots and even purchase the remaining seeds from the ryots and distribute this stock again to the ryots for sowing during the next cultivation season. The lint obtained in the ginning factory is either sold by the farm officers through the agency of loans and sales society of Bellary or is given to the ryot who takes it to Bellary where it is sold by him to a dalalidar.

Two persons of the village purchase small quantities of produce from poor ryots and sell them wholesale by taking to Bellary market; he takes on an average a profit of about one anna per rupee of transaction. He does not keep the stock with him for a long time with the idea of having better prices at a later date.

Holdings.—There are 152 pattas of which Government jirayati are 67 and inam 85. They are classified below according to the extent involved:—

	Holdings less than 5 acres.		Holdings between 5 and 10 acres.		Holdings between 10 and 20 acres.		Holdings between 20 and 50 acres.	
	Number.	Extent.	Number.	Extent.	Number.	Extent.	Number.	Extent.
Government—		ACS.		ACS.		ACS		ACS.
Jirayati ..	21	60·88	15	124·27	18	263·72	9	303·96
Inam	53	112·29	17	130·66	12	144·56	3	109·24
Total ..	74	172·57	32	254·93	30	408·28	12	413·20

	Holdings between 50 to 100 acres.		Holdings above 100 acres		Total.	
	Number.	Extent.	Number.	Extent	Number.	Extent.
		ACS.		ACS.		ACS.
Jirayati	2	123·75	2	238·69	67	1,114 67
Inam	..	..	..	..	85	498·75
Total ..	2	123·75	2	238·69	152	1,613·42

Holdings less than 5 acres are 74 out of 152, i.e., 48·7 per cent.
Between 5 and 10 acres out of 152, i.e., 32, 21·1 per cent
Less than 10 acres, 106, i e , 9·7 per cent.
Between 10 and 20 acres, 30, i.e., 19·7 per cent.
Less than 20 acres, 136, i e., 89·5 per cent.
Between 20 and 50 acres, 12, i.e., 8·0 per cent.
Less than 50 acres, 148, i.e., 97·4 per cent.
Between 50 to 100 acres, 2, i.e., 1·3 per cent.
Above 100 acres, 2, i.e., 1·3 per cent.

The holdings are further classified below under (i) cultivated by owner, (ii) by tenant and (iii) by owner and tenant.

—	Jirayati.		Inam.		Total.	
	Number.	Extent.	Number.	Extent.	Number.	Extent.
		ACS.		ACS		ACS.
Holdings less than 5 acres—						
By self	20	55·36	48	99·41	68	154·77
By tenant	1	4·92	5	12·88	6	17·80
By self and tenant	..	..	..	..	..	..
Between 5 to 10 acres—						
By self	14	114·48	16	122·89	3	237·37
By tenent	1	9·79	1	7·77	2	17·56
By self and tenant	..	..	..	..	..	..
Between 10 to 20 acres—						
By self	17	253·39	12	146·56	29	399·85
By tenant	1	10 43	..	..	1	10·43
By self and tenant	..	..	..	..	..	..
Between 20 and 50 acres—						
By self	8	282·41	..	..	8	282·41
By tenant	1	21·55	2	81·54	3	103·09
By self and tenant ..	..	..	1	27·70	1	27·70
Between 50 to 100 acres—						
By self	2	123·75	..	..	2	123·75
By tenant	..	..	..	..	..	..
By self and tenant	..	..	..	..	..	..
Holdings above 100 acres—						
By self	2	238·69	..	..	2	238·69
By tenant	..	..	..	..	..	..
By self and tenant	..	..	1	27·70	1	27·70
Holdings of all kinds—						
By self	63	1,067·98	76	368·86	139	1,436·84
By tenant	4	46·69	8	102·19	12	148·88
By self and tenant	Nil.		1	27·70	1	27·70

Out of 15 pattadars, 139, i.e., 91·4 per cent, cultivate their own lands and only 13, i.e., 8·6 per cent, lease out for cultivation; an extent of 1,436·84 out of the total extent of acres 1,613·42, i.e., 89 per cent, is being cultivated by the landholders themselves.

The total area of the village is acres 1,973·75.

The number of pattas in the village is 152. Therefore the average area per holding is acres 12·99.

The total area of patta land is acres 1,613·42. Therefore the average area of patta land per holding is acres 10·62.

Chapter III.

Agriculture (special)—Details of six holdings.

Paramadevanahalli.

One holding, 5 acres.—The pattadar has 5 acres of dry land. He raises groundnut on 3 acres of land and cholam on 2 acres of land. He has got a pair of bulls and a plough.

	Rs.
Income—	
Groundnut, 90 maunds	135
Cholam, 10 kadavas	25
Cholam straw, 1 bandy	5
	165

Expenses—	Rs.	A.	P.
Ploughing, clearing the stubble, sowing and interploughing—these can be done by his own bulls and by himself and his labour is estimated to be	5	0	0
Weeding	3	0	0
Seeds—			
Groundnut	18	0	0
Cholam	0	4	0
Bulls (depreciation)	15	0	0
Fodder for bulls	24	0	0
Manure	5	0	0
Harvesting—			
Groundnut	15	0	0
Cholam	2	0	0
	87	4	0
Taxes ..	6	4	0
Total ..	93	8	0

Therefore his net profit is Rs. 71-8-0.

He purchased a pair of bulls for Rs. 150.

He lends the pair of bulls on hire to other ryots.

He earns about Rs. 100 on hire of bulls.

He contracted the following debts:—

(*i*) Rupees 100 at 1½ per mensem from the Reddi of Chaganur taken about three years back for family expenses;

(*ii*) Rupees 100 at 1½ from a labourer in agricultural farm taken about four years back for cultivation expenses; and

(*iii*) Rupees 50 due to the cattle dealer on instalment system.

His family consists of three members, himself, his wife and child. Himself and his wife work in the fields. He has no spare money to be invested in any bank or otherwise.

He used the cholam produce for his family consumption; he sold groundnut to Bellary dalalidar at Rs. 1-8-0 per maund—the dalalidar took a commission of 8 pies per rupee.

2. *Holding* 10 *acres*.—The holder has 10 acres of dry land. He took 7 acres of dry land on lease. He has raised cotton on the 10 acres of his own land and cholam on the 7 acres of land.

Income—	Rs.
Cotton 80 maunds	320
Cholam 28 kadavas	70
Cholam straw 4 bandies	20
	410

Expenses.—He has a pair of bulls and a plough. He does ploughing, removing stubble, etc., sowing and interploughing by his own bulls and plough and guntaka. The labour that was spent is estimated at Rs. 17 for the whole extent. For interploughing two more persons at 4 annas were employed, i.e., it is Rs. 8-8-0.

	Rs.	A.	P.
Ploughing, removing of stubble, sowing and interploughing	25	8	0
Bulls (worth about Rs. 200), depreciation	20	0	0
Fodder for bulls	40	0	0
Plough (carpenter and blacksmith)	6	0	0
Manure, 5 bandies	5	0	0
Weeding	10	0	0
Seeds—			
Cotton, 15 dadayams	5	0	0
Cholam, 7 seers	0	12	0
Harvesting cotton, 12 maunds	48	0	0
,, cholam, Re. 1 per acre	7	0	0
Taxes	6	0	0
Lease amount	35	0	0
Total ...	208	4	0

Therefore net profit is Rs. 410 minus 208-4-0, i.e., Rs. 201-12-0.

For cultivation expenses he got a loan of Rs. 100 from Bellary sowcär last year at 1 per cent per mensem on pro-note on condition of selling the produce to him. He liquidated the debt by selling the produce to him. Again he borrowed this year Rs. 400 from the same merchant at Bellary at the same rate of interest for cultivation and family expenses.

All the cotton produced was sold to the merchant who lent the money at Rs. 4 per maund, the price prevailing in the market. The money-lender is the dalalidar who took a commission of 6 pies per rupee. The actual purchasing merchant gives him, i.e., the dalalidar, a commission of 1 per cent. Therefore the dalalidar gets—

(i) Interest on money lent.

(ii) Commission of 6 pies per rupee from the producing ryot.

(iii) Commission of 1 per cent from the actual purchasing merchant or company.

Even though money is not borrowed by the ryot, items (ii) and (iii) are collected by all the dalalidars; every produce sold in Bellary town will have to be sold through the dalalidar. He has got two sons who do coolie work; they earn about Rs. 96 per year and he has a cart and a pair of bulls; he gets about Rs. 100 per year by letting them on hire. He purchased the bulls only last year for Rs. 200 and contracted the debt of Rs. 200 from a local ryot at Re. 1 for the same. He has no spare money to be invested. His family consists of ten members; what all he earns is being spent for family expenditure.

Holding 20 acres.—The holder has 20 acres of dry land and took two more acres of dry land on lease. He raised the mixed crop of cotton and korra on 8 acres and cholam on 7 acres and groundnut on 7 acres.

	Rs.	A.	P.
Income—			
Cotton 48 maunds	192	0	0
Korra 24 kadavas	60	0	0
Cholam 35 kadavas	96	4	0
Groundnut 210 maunds	315	0	0
Korra straw 2 bandies	12	0	0
Cholam straw 4 bandies	20	0	0
	695	4	0
Expenses—	Rs.	A.	P.
He has got a pair of bulls and a plough. He does the preparatory cultivation, sowing and inter-ploughing with his bulls and plough. The labour charges are estimated to be Rs. 22. Two more coolies per acre at 4 annas per head were employed for inter-cultivation; this amounts to Rs. 11. Hence the charges for ploughing, removing stubble, sowing and inter-cultivation	33	0	0
Bulls (worth Rs. 200) depreciation	20	0	0
Fodder for bulls	40	0	0
Plough (carpenter and blacksmith)	6	0	0
Weeding	15	0	0
Manure—10 bandies	10	0	0
Seeds—			
Cotton 8 dadayams	3	0	0
Korras 8 seers	0	12	0
Cholam 7 seers	0	12	0
Groundnut Rs. 6 per acre	42	0	0
Harvesting and threshing—			
Cotton 8 maunds	32	0	0
Korra 4 annas per acre	2	0	0
Cholam Re. 1 per acre	7	0	0
Groundnut Rs. 5 per acre	35	0	0
	246	8	0
Taxes	25	0	0
Lease amount	10	0	0
	281	8	0
Net profit is Rs. 695-4-0 minus Rs. 281-8-0, i.e.,	413	12	0

He has no other sources of income. He has no spare money to be invested. His family consists of seven members.

He has got debts of (i) Rs. 600 from a local ryot of the village on mortgage for marriage taken three years back, (ii) Rs. 200 from another local ryot on pro-note for family expenses taken two years back, (iii) Rs. 200 from a relation of his in another village for cultivation expenses taken last year and (iv) Rs. 400 from Government for land improvement taken eight years back; of this he repaid only Rs. 80.

He used korra and cholam for family consumption and wages. He sold groundnut to a dalalidar at Bellary; he was not his money-lender; he took a commission of 8 pies per rupee of groundnut. He sold cotton to a merchant of the neighbouring village, Yalpikaggal; he sold the stock at a rate which was Rs. 4 less than the price at Bellary per naga of cotton. Cholam straw and korra straw were used for fodder for the cattle.

4. *Holding* 40 *acres.*—The pattadar has 40 acres of dry land and has not taken any land on cowle. He raised groundnut on 10 acres, cholam on 8 acres and cotton and korra on 22 acres.

Income—

	Rs.
Cotton 3 nagas or 144 maunds	576
Korra 44 kadavas	99
Cholam 32 kadavas	88
Groundnut 250 maunds	375
Korra straw 6 bandis	36
Cholam straw 4 bandis	20
	1,194

Expenses.—He has one pair of bulls and a plough. He could do ploughing, removing the stubble, sowing and inter-cultivation with his own bulls and plough. But the labour employed would cost him Rs. 60. The land was newly purchased and the ryot improved it by the use of pedda madaka or big plough and spent Rs. 80 for the same.

	Rs.	A.	P.
For ploughing by ordinary plough and by big plough removing the stubble by guntaka, sowing and inter-ploughing	140	0	0
Bulls worth Rs. 300 (depreciation)	30	0	0
Fodder for the bulls	40	0	0
Plough (blacksmith and carpenter)	6	0	0
Manure (he used 200 bandis of manure; that is sufficient for five years)	40	0	0
Weeding	30	0	0
Seeds—			
Cotton (22 dadayams)	8	0	0
Korra (22 seers)	2	0	0
Cholam (8 seers)	0	12	0
Groundnut Rs. 5 per acre	50	0	0
Harvesting and threshing—			
Cotton 24 maunds	96	0	0
Korra 4 annas per acre	5	8	0
Cholam Re. 1 per acre	8	0	0
Groundnut Rs. 5 per acre	50	0	0
	506	4	0
Taxes ...	40	0	0
	546	4	0

Therefore the net profit is Rs. 1,194 minus Rs. 546-4-0, i.e., Rs. 647-12-0.

He purchased land two years back and took a loan of Rs. 1,400 from Bellary sowcar at 1 per cent per mensem. He improved this land by borrowing Rs. 400 last year from Bellary sowcar; after harvest of last fasli's cotton crop this debt of Rs. 400 was liquidated. He has a sundry shop in the village. He gets about Rs. 200 per year on this retail trade and also gets Rs. 300 on money-lending by way of interest. His family consists of ten members of

whom six are adults and four children. His family expenditure does not exceed Rs. 400 a year, he can easily liquidate the debt of Rs. 1,400. He was having excess income and has invested it in the purchase of land and in the making of ornaments for about Rs. 1,000. He is also lending out moneys at 1¼ per cent per mensem and he has invested about Rs. 2,000 in this money-lending business.

He used cholam and korra for family consumption and for wages. He sold cotton and groundnut to Bellary sowcar, who was a dalalidar, who took commission of six pies per rupee of cotton and eight pies per rupee of groundnut; and he also took 1 per cent from the actual purchasing merchant.

He gets cotton ginned in the factory of the agricultural farm. He took the ginned cotton, i.e., lint on bandy to Bellary. He sold at Rs. 145 per naga or 12 maunds of lint. By the ginning of one naga of cotton, he got 15 maunds of lint and 33 maunds of cotton seeds. So he got Rs. 181 plus Rs. 33, i.e., Rs. 214. He paid Rs. 5 per naga towards ginning charges. The conveyance charge for one bandy is Rs. 2-4-6.

5. *Holding* 80 *acres.*—The holder has 80 acres of dry land. He has not taken any land on cowle. He raised the mixed crop of cotton and korra on 20 acres, cholam on 46 acres, groundnut on 10 acres, coriander on 2 acres and bengalgram on 2 acres.

Income—

	Rs.	A.	P.
Cotton 160 maunds	640	0	0
Korra 60 kadavas	150	0	0
Cholam 138 kadavas	379	8	0
Groundnut 300 maunds	450	0	0
Coriander 40 seers	10	0	0
Bengalgram 4 kadavas	16	0	0
Korra straw 8 bandis	48	0	0
Cholam straw 16 bandis	80	0	0
Total ...	1,773	8	0

Expenses.—He has got two pairs of bulls and two farm-servants and ploughs. He does preparatory cultivation, sowing and inter-cultivation with his bulls and men. His son-in-law also works in this field. The amount of charges for the labour in addition to the two farm-servants is estimated to be Rs. 80. Two farm-servants are paid Rs. 85 and Rs. 80; and their labour for the fields is estimated to be two-thirds of their total labour, i.e., Rs. 110.

	Rs.	A.	P.
For ploughing, clearing the stubble, sowing and inter-cultivation	80	0	0
For the two farm-servants	110	0	0
Bulls (worth Rs. 800), depreciation	80	0	0
Implements (3 sets)	18	0	0
Fodder for the bulls	80	0	0
Manure, 20 bandis	20	0	0
Weeding	40	0	0
Seeds—			
Cotton, (20 dadayams)	7	0	0
Korra, 20 seers	1	12	0
Cholam, 46 seers	4	0	0
Groundnut, Rs. 5 per acre	50	0	0
Coriander	0	8	0
Bengalgram	0	8	0
Harvesting and threshing—			
Cotton, 25 maunds	100	0	0
Korra, 4 annas per acre	5	0	0
Cholam, Re. 1 per acre	46	0	0
Groundnut, Rs. 5 per acre	50	0	0
Coriander	1	0	0
Bengalgram	1	0	0
Taxes	85	0	0
Total ...	779	12	0

Net profit is Rs. 1,773-8-0 minus 779-12-0, i.e., Rs. 993-12-0.

He has no other source of income. He purchased 42 acres of land about three years back for Rs. 4,000. He borrowed Rs. 4,000 for the purchase of land, Rs. 500 for the purchase of cattle and Rs. 300 for a marriage; he also borrowed Rs. 1,200 from Government. He has been paying interest on the amounts borrowed but has not been repaid any portion of the principal.

His family consists of three males and two females. Two male adults work in the fields; female adults do not work in the fields. He does not spend more than Rs. 400 per year. He can liquidate the debts with the net agricultural income.

He got the cotton ginned in the local ginning factory at Rs. 5 per naga of cotton. He took the ginned cotton, i.e., lint and groundnut to Bellary market on a double-bullock cart and sold them to a dalalidar who collected a commission of six pies per rupee of cotton and eight pies per rupee of groundnut. He did not sell the other articles of produce. He used the korra and cholam straw as fodder for his cattle.

6. *Holding* 150 *acres.*—He has 150 acres of dry land. He has also 3 acres of wet land in Asundi village. He did not raise paddy cultivation this year on the wet land in Asundi. He raised the mixed crop of cotton and korra on 75 acres, cholam on 60 acres, groundnut on 10 acres and sajja on 5 acres.

Income—

	RS.
Cotton 500 maunds	2,000
Korra 150 kadavas	375
Cholam 240 kadavas	600
Groundnut 300 maunds	450
Sajja 20 maunds	50
Korra straw 20 bandis	120
Cholam straw 25 bandis	125
Total ...	3,720

Expenses.—He has three pairs of bulls, three ploughs and farm-servants. The three farm-servants are paid Rs. 240 per year and their labour for the field may be estimated to be only two-thirds of the total labour, i.e., Rs. 160. For the preparatory cultivation and for sowing and for inter-cultivation, he used his bulls, implements and farm-servants. The charges for labour employed in addition to his own men is estimated to be Rs. 100 on the whole.

	RS.	A.	P.
For ploughing, clearing stubble, sowing and inter-cultivation	100	0	0
Bulls (worth 600), depreciation	60	0	0
Fodder for the bulls	60	0	0
Farm-servants	160	0	0
Implements (carpenter and blacksmith)	18	0	0
Manure, 30 bandis	20	0	0
Weeding	75	0	0
Seeds—			
Cotton (75 dadayams)	25	0	0
Korra, 75 seers	6	4	0
Cholam, 60 seers	6	0	0
Groundnut (Rs. 6 per acre)	50	0	0
Sajja (5 seers)	0	8	0
Harvesting and threshing—			
Cotton, 80 maunds	320	0	0
Korra, 4 annas per acre	18	12	0
Cholam, Re. 1 per acre	60	0	0
Groundnut, Rs. 5 per acre	50	0	0
Sajja, Re. 1 per acre	5	0	0
Taxes	150	0	0
Total ...	1,184	8	0

Therefore the net profit is Rs. 3,720 minus Rs. 1,184-8-0, i.e., Rs. 2,535-8-0.

He got the cotton ginned in his own factory and sold the lint in Bellary to a dalalidar at rates ranging from Rs. 120 to Rs. 130 a naga, i.e., 12 maunds of lint. He gets a net income of about Rs. 300 from the ginning factory. He has run into a debt of Rs. 20,000 on account of the ginning factory. He owns it jointly with his brother. They are disposing it off jointly for sale

for Rs. 15,500. He sold groundnut in Bellary to the dalalidar. He paid the commission of six pies per rupee of cotton and eight pies per rupee of groundnut. He used korra and cholam for consumption and for wages; he also used sajja for wages; he has got a number of coolies under him who work in his factory. If he wants any money for cultivation expenses he gets it from a relative of his. Thus he got Rs. 250 last year on pro-note at Re. 1 but he repaid the amount after harvest.

His family consists of eight members; he can have a net saving of about Rs. 1,500 per year.

His family consists of eight members; he can have a net saving of about Rs. 1,500 per year. He has at present a total debt of Rs. 21,000. He can liquidate the debt in the course of 15 to 20 years if he is permitted to pay in instalments. He has not invested any moneys in any savings bank or in the purchase of postal cash certificate.

Chapter IV.

Industries.

Paramadevanahalli.

There are no small scale industries or cottage industries but there is one cotton ginning factory owned by two ryots of the village.

Four brothers are living jointly and purchased a ginning machinery about 11 years back for Rs. 40,000; they had to spend an additional amount of Rs. 20,000 for the purchase of parts and building site and for the construction of building, etc. They invested Rs. 20,000 of their ancestral property and borrowed Rs. 40,000 from money-lenders on pro-note at 1 per cent per mensem. They borrowed Rs. 20,000 from Bellary sowcar and Rs. 20,000 from some of their relatives. About 6 years back the four brothers partitioned their properties. The ginning factory came to the share of two brothers who are the present owners. Its value was estimated to be Rs. 34,000 at the time of partition; and the debt was then Rs. 48,000. The two brothers then sold 100 acres of land jointly for Rs. 8,500. The debt is at present Rs. 40,000. About one year back, these two brothers again partitioned their landed properties and each has got a debt of Rs. 20,000; but the ginning factory is still joint for both of them. The two brothers are now jointly trying to sell the ginning factory for about Rs. 15,500; it is said that the bargain is settled between them and a resident of Bagalkot for Rs. 15,500 and that the ginning plant and machinery will be removed and taken to Bagalkot by train in a few days.

The net profit on agriculture is being utilized in payment of interest on the amount borrowed and no portion of the principal has been repaid till now. The ginning factory was not working at any profit to the owners. The annual expenditure is as follows:—

	Rs.
Two fitters for six months	420
Coolies for three months	900
Petrol and other oils	200
Fuel	1,000
Machinery parts	800
	3,320

To this depreciation of the machinery and buildings has to be added.

The annual income is as follows:—

The quantity of cotton that is being ginned is on the average 800 nagas. The charge for one naga of cotton ranges from Rs. 4 to Rs. 5; the average may be fixed at Rs. 4-12-0. Hence the average annual income is about Rs. 3,800.

The owners are not able to realize the net profit sufficient to pay the interest on the amount borrowed; hence they are selling away the factory.

Each has got an extent of about 150 acres of dry land and 3 acres of wet land. Each gets a net profit of about Rs. 1,000 a year in agriculture after meeting cultivation and family expenses. They say that they may be able to liquidate the remaining debt if they can mortgage the lands for repayment in instalments of Rs. 1,000 during a long period of 20 years.

Chapter V.

Finance.

Remittance.—Money can be remitted by—

(*a*) Postal money order;
(*b*) telegraphic money order;
(*c*) insurance; and
(*d*) messenger.

There is no post office or telegraphic office. The nearest post office is at Rupangudi, at a distance of about seven miles. The nearest telegraphic office is at Bellary at a distance of nine miles. But the railway station Hagari receives and despatches telegrams. If any person wants to remit money to any distant place he has to go to Bellary post or telegraphic office. If any money is to be received by any person from any distant place, it is first received in Bellary post office and then in Rupangudi post office and from Rupangudi a postman goes to this village once a week, i.e., every Friday. Most of the transactions of the residents of this village are with Bellary residents or with persons in the neighbouring villages, and they generally remit the amounts either in person or by an agent or messenger.

Financing agencies.—The financing agencies of this village are—

(1) Government;
(2) local ryots,
(3) ryots of other villages,
(4) local labourers; and
(5) Bellary merchants.

Co-operative credit society.—A co-operative credit society was registered for this village on 11th September 1926 with 13 members. The society did not start work and the members put in an application for the cancellation of the registration of the society and the registration was cancelled in 1929. The society had no assets or liabilities and has no transactions and the affairs of the society were once for all closed in September 1929. On enquiry in the village it is learnt that they withdrew from the society on account of the *following two grounds. (i) in Chellagurki, a village about six miles from* this village, the president of the society was alleged to have misappropriated the sums of money repaid by some of the members and the properties of those members who paid the instalments were distrained. This happened after the society was registered Hence the residents are afraid that a similar trouble may arise on account of misbehaviour of any single individual; (ii) also the residents are afraid that no suspension of payment of instalments is granted when crops totally fail and that therefore they may be put to harassment at a time when they have not got sufficient food for their maintenance.

Government.—Two kinds of loans were granted by Government in the years 1921, 1924 and 1927. They are under. (1) Land Improvement Loans Act, and (2) Agricultural Loans Act. The loans under Land Improvement Loans Act are: (1) for removal of nuth, and (2) for raising bunds, and (3) for sinking wells; the loans under Agricultural Loans Act are all for the purchase of fodder. The loans given by Government for several purposes are shown below:—

——	Removal of nuth.	Raising of bund.	Sinking of wells.	Purchase of fodder.	Total.
	Rs.	Rs.	Rs.	Rs.	Rs.
1921	1,710	500	..	2,775	4,985
1924	300	200	500	685	1,685
1927	2,470	..	..	..	2,470
	4,480	700	500	3,460	9,140

Only a few instalments of the loans taken in 1921 were repaid by the borrowers, but no instalments of the loans taken in 1924 and 1927 were paid; the payments were suspended by Government on account of failure of crops. The amounts paid by the ryots out of loans taken by them in 1921 are shown below:—

	Removal of nuth.	Raising of bund.	Sinking of wells.	Purchase of fodder.	Total.
	Rs. A. P.	Rs. A. P.		Rs. A. P.	Rs. A. P.
1921	194 3 6	35 5 5	..	568 7 4	788 0 3

The rates of interest at which Government granted loans to ryots of this village vary from 6¼ to 7½ per cent per annum and the amounts have to be repaid in instalments. The number of instalments for purchase of fodder is generally five and the number of instalments for removal of nuth and raising of bunds is generally ten.

There are five ryots of the village who have been lending money to the ryots of the village at rates of interest varying from Re. 1 to Rs. 2-8-0 per month per cent. Two of these five persons are living jointly. One of them is a widower and the other is a widow and they are said to be living as husband and wife. But their money-lending business is separate. Each has got a capital of about Rs. 6,000. The widow has a daughter, her son-in-law died, the daughter got a property of about Rs. 2,000 from the deceased husband, on account of investment of these Rs. 2,000 on money-lending business, the capital now rose to about Rs. 6,000. The widower had a brother who traded in toddy in Mysore and earned about Rs. 3,000; he and his brother were living jointly; and the brother died four or five years ago. He invested this amount in money-lending business and it has now grown to about Rs. 6,000. The mother of the third money-lending ryot was kept by a certain person and that person at the time of his death gave an amount of about Rs. 2,000 to his keep's son, i.e., this money-lending ryot. This ryot opened a sundry shop with a capital of Rs. 500 and invested the remaining amount in money-lending business. His capital is now about Rs. 5,000.

The other two money-lending ryots are two brothers who own the local gin factory. They are themselves involved in heavy debts; but still they give small amounts of money to poor labourers of Boya and Madiga castes who work under them as coolies. The money so invested by each of them is about Rs. 1,000; they generally give at the rates of interest ranging from Rs. 1-8-0 to Rs. 2-8-0 per cent per mensem.

There are three ryots of other villages who have been lending moneys to the ryots of this village. One belongs to Godehalu village at a distance of about a mile, he has a capital of about Rs. 5,000 which is invested in this business. The other two persons are the Reddi of Chaganur a village about two miles from this village and the Reddi of Kakkabevinahalli a village about four miles from this village; the former Reddi has a capital of about Rs. 20,000 and the latter Reddi has a capital of about Rs. 25,000. There are two labourers of the village who have been lending out moneys to the ryots and other poor labourers. They are working in the agricultural farm. They have got a capital of about Rs. 500 each. The rates of interest range from Rs. 1-8-0 to Rs. 2-8-0. It is learnt that the officers of the agricultural farm are deducting 2 annas for every 8 annas of wages and that the amount so accumulated is being paid once a year; this is done in the case of permanent coolies of the farm. The capital of the two labourers is said to have been derived in this way.

There are no professional money-lenders or merchants in this village who have been financing the ryots of the village. The Bellary Sowcar or dalalidar is a money-lender to many ryots of the village.

Outside financing agencies.—Nellore cattle merchants visit the village in December and give cattle to the ryots on credit; they collect the first instalment in the month of March and two other instalments in the two succeeding years during the month of March. Generally they sell the cattle at about 1½ times the then prevailing market value. Cattle worth about Rs. 200

are generally sold for Rs. 300. Ryots say that it is more profitable for them to purchase cattle worth Rs. 200 by a cash payment even if the cash is got by borrowing it from a money-lender at Re. 1 per cent per mensem rate of interest. The cattle merchants bring stamped papers with them and take bonds from the ryots. They sit at the threshold of the house and eat at the cost of the defaulter till the amounts are paid; they even sleep in front of the house of the defaulter; thus they recover the amounts; they do not generally go to the civil courts for the recovery of the instalments from the defaulters. Generally the amount involved is small and such sales in this village per year is about Rs. 1,500.

Recovery of loans.—As regards loans taken from Government, the village munsif is collecting the instalments due. He says that he felt no difficulty in collecting the instalments and that he has no occasion to distrain the property of any defaulter.

As regards loans taken from private parties it is learnt that some of the local money-lenders filed suits for recovery of the amount during the years when the crops failed. It is learnt that Bellary sowcars have not got the properties of borrowers sold in auction during the past three years for non-repayment of moneys borrowed.

CHAPTER VI.

Indebtedness.

The total outstanding debt of the village according to the present investigation is Rs. 86,339, the details of which are given below:—

	Rs.
Registered mortgages with private persons ...	31,650
Unregistered bonds	2,755
Pro-notes	39,716
Instalments due to cattle-dealers	3,830
Takavi loans from Government	8,388
Total ...	86,339

Cattle worth about Rs. 2,320 were purchased by the ryots of this village during last year; an amount of Rs. 1,500 is still due to the cattle merchants; this year cattle worth about Rs. 1,480 were purchased, no part of this amount has been paid yet; an amount of about Rs. 800 is due to the cattle merchants for the cattle purchased two years back. Hence the total amount due to the cattle merchants is Rs. 3,830.

There are no pledges or handloan which have been brought to notice during the present investigation.

The amount due to Government is 9·7 per cent.

The amount borrowed from private persons is 90·3 per cent.

The amount secured by property is 46·4 per cent.

The amount not secured by property is 53·6 per cent.

The outstanding mortgage debts, pro-note debts, etc., taken from private parties are shown below according to the agency which has advanced the moneys:—

	Ryots and farm labourers.		Merchants.	
	In the village.	Outside the village.	In the village.	Outside the village.
	Rs.	Rs.		Rs.
Mortgages	11,250	4,000	..	16,400
Pro-notes	5,856	31,810	..	2,050
Bonds	930	1,500	..	325
Instalments due to cattle dealers ..	..	..	..	3,830
Total ..	18,036	37,310		22,605

The amount due to merchants in the village is Rs. 18,036, i.e., 24·4 per cent of the total amount due to private persons and is 20·9 per cent of the total debt of the village.

The amounts due to the persons outside the village is—

	Rs.
To ryots	37,310
To merchants	22,605
Total ...	59,915

i.e., 75·6 per cent of the total amount due to private persons and is 70·4 per cent of the total debt of the village.

The number of agricultural debts and the number of non-agricultural debtors and the amounts borrowed by them are given below:—

		Rs.
Agriculturists	58	85,424
Non-agriculturists—		
Labourers	8	915
Others	2	60
Total (non-agriculturists) ...	10	975
Grand total ...	68	86,339

The number of families in the village is 76.

The average debt of a family in the village is 86,339/76, i.e., Rs. 1,136-0-8.

Two of the families in the village are in debt to an amount of Rs. 41,000 on account of the opening of a ginning factory which did not prove to be a profitable concern.

Excluding those two families and their debts, the average debt of a family is 45,339/74, i.e., Rs. 612-11-0.

The number of families in debt is 68; therefore the average debt of a family in debt is 86,339/68, i.e., Rs. 1,269-11-1.

Excluding the abovementioned two families and their debts the average debt of a family in debt is 45,339/66, i.e., Rs. 686-15-3.

The number of pattas in the village is 152.

Therefore the average debt per patta is Rs. 568-0-4.

The extent of patta land is 1,613·42 acres.

Therefore the average debt per acre of land is 86,339/1,613, i.e., Rs. 53-8-5.

The average gross yield per acre of patta land is Rs. 19-6-6, i.e., 10,277/3,726, i.e., nearly three times.

The corresponding ratio in both the other two villages of investigation is 7/10. The ratios is considerably high chiefly because of the heavy debt of Rs. 41,000 of two persons on account of their ginning factory and it is not a case of agricultural indebtedness.

The total land revenue of the village is Rs. 1,576-4-0 according to the jamabandi of last fasli. The total debt of the village is 86,339/1,576, i.e., nearly 55 times of the demand. But the settlement assessment of the village is Rs. 1,555-7-0. The total debt of the village is 86,339/1,555, i.e., nearly 56 times of the settlement assessment.

The total value of all the properties of all the residents of the village is estimated to be Rs. 1,40,931.

Therefore the total debt of the village is 86,339/1,40,931, i.e., nearly three-fifths of the total value of all the properties.

The number of agricultural families in debt is 58 out of 62 agricultural families, i.e., 93·5 per cent.

The number of non-agricultural families free from debt is only four, i.e., 6·5 per cent

The number of non-agricultural families in debt is 10 out of 14, i.e., 71·5 per cent

The number of non-agricultural families free from debt is 4, i e., 28 5 per cent. Sixty-two agricultural families are in debt to an amount of Rs 85,424.

Therefore the average debt of an agricultural family is Rs 1,377-12-11 and the average debt of an agricultural family in debt is Rs 1,472-13-3

Excluding the two families and their debts the average debt of an agricultural family in debt is 44,424/56, i e , Rs 793-4-7

Fourteen non-agricultural families are in debt to an amount of Rs 975.

Therefore the average debt of a non-agricultural family is Rs 69-10-3.

The average debt of a non-agricultural family in debt is Rs 97-8-0

The outstanding debts of the village are shown below according to the purposes for which they were taken —

——	Cultivation expenses.	Cattle purchase.	Land Improvement	Trade or business.	House building.	Purchase of land
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Rs	Rs	Rs	Rs	Rs	Rs
Mortgages with private persons.	1,100	800		13,000	150	9,400
Unregistered bonds .	70		100	.	810	400
Pro-notes	196	2,500	210	27,000	1,230	2,000
Cattle dealers		3,830	..	..	..	..
Government	..	..	6,181		..	..
	1,366	7,130	6,491	40,000	2,190	11,800

——	Food stuffs.	Prior debts	Marriage	Fodder.	Total.
	(8)	(9)	(10)	(11)	(12)
	Rs	Rs	Rs	Rs	Rs
Mortgages with private persons.	2,900	2,900	1,400	..	31,650
Unregistered bonds .. .	..	..	1,375	..	2,755
Pro-notes	2,245	1,110	3,225	..	39,716
Cattle dealers	..	..	..	..	3,830
Government	..	.		2,207	8,388
	5,145	4,010	6,000	2,207	86,339

The amount of Rs 40,000 shown under trade or business is the amount borrowed for the opening of a ginning factory.

There are no recent sales of lands in the village. But on enquiry in the village it is found that the price of land per acre varies from Rs. 50 to Rs. 100. There are no recent sales either by the civil court or by the Revenue department. The lease amount varies generally from Rs. 5 to Rs. 10 per acre.

The following statement shows the amounts borrowed at the several rates of interest:—

—	6¼	7¼	7½	10½	12	15
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Registered mortgages with private persons	..	..	..	13,000	6,300	1,900
Unregistered bonds	..	..	..	..	1,005	..
Pro-notes	..	..	..	..	33,030	800
Government	1,745	3,170	3,473	..	..	..
Cattle dealers	(interest is included in the sale price only.)					
Total ..	1,745	3,170	3,473	13,000	40,335	2,200

—	18	21	24	30	Total.
	(8)	(9)	(10)	(11)	(12)
Registered mortgages with private persons	9,250	..	1,200	..	31,650
Unregistered bonds	1,650	..	..	100	2,755
Pro-notes	4,106	200	1,975	105	39,716
Government	.	..	..	..	8,388
Cattle dealers	(interest is included in the sale price only.)				3,830
Total ..	15,006	200	3,175	205	86,339

It is observed from the above figures that Rs 40,335, i.e., nearly 47 per cent of the total debt is borrowed at 12 per cent per annum.

The maximum and minimum rates of interest prevailing in the previous years for mortgage transactions are given below —

Year.	Minimum.	Maximum.	Year.	Minimum	Maximum.
1910	12 to	18	1920 .	12 to	15
1911	9 ,,	15	1921 ..	No cases	
1912 ..	12	15	1922 .	12	30
1913 . ..	12	16½	1923	12	21
1914 .. .	12 to	18	1924 .. .	No cases.	
1915 .. .	15 ,,	24	1925	12 to	24
1916	12 ,,	18	1926 .	12	15
1917 .. .	12 ,,	18	1927	10½ to	24
1918 .	15 ,,	18	1928 ..	12 ,,	18
1919 .. .	12 ,,	15	1929 ..	10½ ,,	24

Investment habits.—Some of the residents of the village having been investing their moneys in money-lending business. It was stated in the chapter on "Finance" that five ryots had a capital of about Rs. 19,000 and that two farm labourers had a capital of about Rs. 1,000. It was shown already that the amount due by the residents to the ryots and farm labourers is Rs. 18,036. The amounts invested by these money-lenders by lending to persons residing in other villages is estimated to be about Rs. 1,000. One resident got jewels made for his females to an amount of about Rs. 1,000 during recent years. Some have invested moneys in the purchase of fresh lands, two years back lands were purchased for Rs. 6,000, three years back lands were purchased for Rs. 2,000. No one has invested moneys in savings banks or in the purchase of postal cash certificates.

The description of six families involved in debts is given below :—

1. *Kuruba agriculturist.*—

His present debts are—

(*i*) *Rupees* 2,000—Mortgage from local ryot at 1 per cent per month for purchase of land.

(*ii*) Rupees 1,200—Mortgage from a different ryot at 2 per cent per month for purchase of land.

(*iii*) Rupees 800—Mortgage from the same ryot as No. (*ii*) at Rs. 1-8-0 per cent per month for purchase of land.

(*iv*) Rupees 800—Pro-note from the same ryot as in (*ii*) at Rs. 1-8-0 per month for the purchase of cattle.

(*v*) Rupees 1,400—From Government. Of this—

(*a*) Rupees 450—Was taken in 1921 at 6¼ per cent for removal of nuth.

(*b*) Rupees 500—Was taken in 1921 at 7½ per cent per annum for raising bunds.

(*c*) Rupees 300—Was taken in 1921 at 6¼ per cent for purchase of fodder.

(*d*) Rupees 150—Was taken in 1924 at 7½ per cent per month for purchase of fodder.

He purchased lands for about Rs. 4,000 about three years back and he contracted the first three debts for that purpose. He purchased cattle worth about Rs. 800 about two years back. He took Government loans for purchase of fodder and for improvement of his lands.

His family consists of two males and two females all of them are adults; there are two farm servants on Rs. 75 and his son-in-law. He has now 80 acres of dry land. He cultivates the whole land with cotton, cholam and korra.

Total property.		Debts.	Annual income.	Annual expense.
	Rs.	Rs.	Rs.	Rs.
Lands	10,200	2,000	Agl. 1,250 Ag..	535
House	600	1,200	Food and clothing.	240
Cattle	800	800		—
Movables	300	800		775
	—	1,400		—
	11,800	—		
	—	6,200		
		—		

He has a net saving of Rs. 475 per year; and he can liquidate the debt in the course of 20 years. He has been paying interest on the debts taken in the village.

2. *Boya agriculturist.*—

His present debts are—

(1) Rupees 1,100—On mortgage from a ryot of the neighbouring village at 1 per cent per month for purchase of land.

(2) Rupees 575—From Government. Of this an amount of Rs. 400 was taken in 1924 at 7½ per cent for removal of nuth; and Rs. 175 were taken in 1921 at 7½ per cent for purchase of fodder.

(3) Rupees 26—Pro-note from a ryot of the neighbouring village at Rs. 1-8-0 per month for cultivation expenses taken only last year.

His father contracted the debt mentioned in (*i*) for the purchase of land. The father purchased about 10 acres of land for about 1,000 about seven or eight years back and the father died about five or six years back.

He has got 20 acres of dry land and cultivates cotton, cholam and groundnut on his lands. He does not take any lands on cowle. He cultivates his lands himself and does not generally engage coolies.

His family consists of two males and three females. One of them is a child all the others are adults and work in the fields—

Total property.		Debts.	Annual income.	Annual expense.
	Rs.	Rs.	Rs.	Rs.
Lands	2,000	1,100	Agl. 400	125
House	50	575	Coolie 60	Food, etc. 240
Cattle	100	26	—	—
Movables	50	..		
	2,200	1,701	460	365

He has a net saving about Rs. 95 per year if the crops yield properly, he will be in a position to liquidate the debt. But at present his debts amount to almost to the value of his properties. He is at present paying interest on the amount of Rs. 1,000.

3. *Boya agriculturist.*—

His present debts are—

(1) Rupees 700—Mortgage from a local ryot at 1 per cent per mensem for purchase of land taken about three months back.

(2) Rupees 220—From Government for purchase of fodder at 7½ per cent in 1921.

(3) Rupees 200—On pro-note from the same local ryot at Rs. 1-12-0 per mensem for the purchase of land. This was also taken this year.

He took loans (1) and (3) for the purchase of about 9 acres for about Rs. 900. He first took the loan of Rs. 700 and subsequently he took the loan of Rs. 200. He mortgaged the whole of 31 acres for Rs. 700 subject to the mortgages of Government. His family consists of four males and one female. Of the males two adults work in the fields and two are children, the female is an adult and works in the fields. He is an old man and cannot work vigorously. He has to engage now and then coolies for his cultivation.

He has 31 acres of dry land in this village and one acre of wet land in Hospet taluk and cultivates groundnut, cotton, cholam and korra. He gets on an average about Rs. 500 on the dry lands and about Rs. 50 on the wet land.

Total property.		Debts.	Annual income.	Annual expense.
	Rs.	Rs.	Rs.	Rs.
Lands	2,300	700	Agl. 550	Agl. 300
House	200	220		Food, etc. 250
Cattle	50	200		—
Movables	..	..		550
	2,550	1,120		—

His annual expenditure is generally equal to his income. He has not got a net saving in the usual course as he has to engage coolies for his cultivation. But if he has got a good crop it will give him some margin of net profit and he may liquidate the debt in years of good harvest.

4. *Madiga agriculturist.*—

His present debts are—

Rupees 100—On unregistered bond from a local ryot at Rs. 10 per cent per mensem for marriage, taken last year.

Rupees 100—On unregistered bond from a different local ryot at Rs. 2½ per cent per mensem for repairing his land taken three years back.

He repaired his waste land by removing nuth and wild growth and by ploughing with Madika a big plough and the field is said to be now yielding a better. He lost his wife and performed his second marriage and incurred expenses of about Rs. 80; so he took a loan of Rs. 100. His family consists of two males and three females. He is aged 48 years, he has three children by his first wife, he has an old mother. One of the three children is aged 16 years and does coolie work. He cultivates his fields himself and does not generally engage coolies.

He has 6 acres of dry land; he cultivates groundnut, korra, sajja and cholam. He gets about Rs. 205 per year. His son goes for coolie work and earns about Rs. 72 per annum.

Total property.		Debts.	Annual income.	Annual expense.
	Rs.	Rs.	Rs.	Rs.
Lands	300	110	Agl. 205	Agl. 65
House	50	100	Coolie 72	Food, etc. 160
Cattle	100	—	—	—
Movables	..	210	277	225
	450			

He has a net saving of Rs. 52. He may be able to liquidate the debt in the course of five or six years provided he has good harvest in successive years.

5. *Kamma agriculturist.*—

His present debts are—

(1) Rupees 1,000—On pro-note from his relation in Kalyandrug taluk at 1 per cent per mensem! 500 for the construction of a house—200 for the purchase of cattle and 300 for family expenses taken about four or five years back.

(2) Rupees 1,000—On pro-note from Bellary sowcar taken two or three years at 1 per cent per mensem for marriage.

(3) Rupees 670—From Government. Of this Rs. 300 for removal of nuth taken in 1924 at 7½ per cent, 270 for removal of nuth taken in 27 at 7½ per cent and Rs. 100 for purchase of fodder in 21 at 7½ per cent.

He constructed a house about four or five years back with an amount of about Rs. 500 and purchased a pair of bulls about the same time for about Rs. 200 and he has used the remaining Rs. 300 of the fist mentioned debt for family expenses. He got himself married two years back and spent about Rs. 1,000 for the marriage expenses and for giving jewels to his newly wedded wife. He has been paying interest on the loan amounts and has not repaid any portion of the debts.

He has 53 acres of dry land and cultivates groundnut, cotton, korra, cholam and coriander. He gets about Rs. 1,200 per year on the average.

His family consists of six males and two females, all are adults and all work in the fields. He does not generally engage coolies for his cultivation work.

Total property.		Debts.	Annual income.	Annual expense.
	Rs.	Rs.	Rs.	Rs.
Lands	5,300	1,000	Agl. 1,000	Agl. 300
House	500	1,000		Food, &c. 400
Cattle	600	670		—
Movables	100	..		700
	6,500	2,670		

He gets a net saving of about Rs. 300 and he can liquidate the debt in the course of about ten years.

6. *Lingayat agriculturist.*—

His present debts are—

(1) Rupees 6,500—On mortgage from Bellary sowcar at 14 annas per mensem for the purchase of ginning factory.

(2) Rupees 13,500—On pro-note from a relation of his in Alur taluk at 1 per cent per mensem for the purchase of ginning factory.

(3) Rupees 1,000—On pro-note from the same relation at 1 per cent per mensem for marriage taken this year only.

He and his brother own a cotton ginning mill jointly and borrowed the moneys for the opening of that mill. The gin has not been working properly and he has not been able to get net profit equal to the interest on the debt amounts borrowed. He and his brother are now intending to dispose of the mill and liquidate a portion of the debt.

He has 150 acres of dry land and 3 acres of wet land; of the 150 acres of dry land 20 acres are inam land in the name of the local God. He raises cotton, groundnut, korra, cholam and kusuma crops on the dry land and paddy on wet land and gets about Rs. 3,500. He gets about Rs. 300 net income on the ginning mill.

His family consists of five males of 46, 20, 15, 10 and 6 years and three females of 18, 10 and 5 years. He engages coolies for cultivation and for the ginning mill. He has got a son who is studying in Bellary and he spends about Rs. 200 per year for his education.

Total property.		Debts.	Annual income.	Annual expense.
	Rs.	Rs.	Rs.	Rs.
Land	15,500	6,500	Agl. 3,500	Agl. 280
House and gin mill ..	10,500	13,500	Mill 300	Food, etc. 400
Cattle	1,000	1,000	———	Cloth, 200
Movables	1,000	..	3,800	Education. 200
	28,000	21,000		2,080

He has got a net saving of about Rs. 1,720. He is ready to sell the gin along with his brother for Rs. 15,500 if he will get Rs. 7,500. So he will still have a debt of Rs. 13,500. He will have excess income of at least 1,500 every year after meeting all his expenditure and is likely to liquidate the remaining debt in the course of about 15 or 20 years.

CHAPTER I

PART III.

Yalpikaggal.

General.—Yalpi Kaggal is a village in Bellary taluk. It is about 9 miles from Bellary town, about 2 miles from Hagari Railway station, and about 1½ miles from the local fund road, leaving from Bellary to Guntakal. It is bounded on the north by the villages of Paramodevanahalli and Joladarasi, on the east by the village of Chellaguriki, on the south by the villages of Lingadevanahalli and Yalpi and on the west by the villages of Godehal and Asundi. Between the village proper and the two villages on the west, the river Hagari is flowing from south to north. The village gramakantam is situated on the right bank of the river at a distance of about 3 furlongs from the river. All the villages on the boundary of this village except Asundi are completely dry villages; there is no wet cultivation in this village, in Asundi village there is wet cultivation on an extent of about 200 acres with the aid of the waters of the Hagari. This village, Yalpi Kaggal, is purely dry and has no wet cultivation.

Area—

	Acs.
The area of this village is	3,822·00
The area of village gramakantam	17·81
The area of river Hagari in this village is... ...	249·92
The area of other porambokes is	292·33
Area of unassessed waste is	9·00
Area of assessed but unoccupied land	1·00
The area of occupied and cultivated, Government dry	2,195·64
Inam dry	1,056·30
	3,251·94

Out of 292·33 acres of porambоke land, the Hagari agricultural farm has occupied an extent of about 214·25 acres. Out of this an area of about 112 acres is under their cultivation. This cultivation is more an experimental and research work.

Population.

	Males	Females.	Total.
Population of the village according to the census of 1921	459	497	956
Population of the village according to the present investigation	453	475	928
In the agricultural farm buildings	32	29	61
	485	504	989

The following are the figures of births and deaths during the past five years.

	Births.		Total.	Deaths.		Total.
	Males.	Females.		Males	Females.	
1924	26	34	60	28	29	57
1925	20	16	36	10	10	20
1926	18	13	31	Not noted.		
1927	25	20	45	10	13	23
1928	25	20	45	23	17	40

In 1924 there were ten deaths among males and seven deaths among females owing to cholera; and in 1928, there were twelve deaths among males and six deaths among females owing to plague.

	ACS.
The area of the village is	3,822·00
The population of the village at present is	989
The density of population per square mile according to the present census is	165
The density of population per square mile according to the census of 1921	160
The density of Bellary taluk to the census of 1921 ...	169
The density of Bellary district to the census of 1921 ...	151
The density of Madras Presidency to the census of 1921	297

The number of families in the village is 194 plus 14 families in the farm, *i.e.*, 208.

Therefore the number of members in an average family is 483/208, i.e., 2·33 males and 504/208, i.e., 2·41 females, i.e., 989/208, i.e., 4·75 members.

The families in the village proper and their population are arranged below (*i*) according to the chief castes and (*ii*) according to important profession of the village:—

Castes.	Families.	Males.	Females.	Total.
Lingayats	81	171	185	356
Boyas	42	104	125	229
Madigas	17	51	51	102
Barbers	11	32	22	54
Washers	8	17	13	30
Muhammadans	7	17	18	35
Malas	4	12	12	24
Others	24	49	49	98
Total ..	194	453	475	928

Castes.	Families.	Males.	Females.	Total.
Agricultural families	111	257	284	541
Agricultural labourers	47	118	125	243
Artizans and carpenters	27	64	51	115
Trading families	4	2	5	7
Others	5	12	10	22
Total ..	194	453	475	928

Facilities for irrigation.—There is no recognized source of irrigation. There is no wet cultivation in the village. There are no irrigation tanks. But there are 11 wells constructed for irrigating garden crops. Of these three wells are not being used regularly, for irrigation, the remaining eight wells are used for the irrigation of onions, ragi, cholam and korra, an extent of about 100 acres is being irrigated by the wells. Each well requires at least two pairs of bulls for drawing water.

Rainfall.—There is a gauge in the agricultural farm for recording the rainfall. The figures of rainfall recorded by the farm officers may be taken as the figures of rainfall for this village as the farm is located within the limits of this village. The figures for nine years are given below in a statement they show that the rainfall is heavy in September and October, that it is not uniform in any particular month and that it is very precarious:—

——	1921.	1922.	1923.	1924.	1925.	1926.	1927.	1928.	1929.	Average.
January ..	0·41	0·55	..	..	..	0·26	..	..	..	0·14
February ..	..	..	0·40	..	..	..	..	1·15	0·36	0 21
March ..	..	..	0·84	..	0·23	..	0·09	0·10	..	0·14
April ..	2·59	0·33	0·32	6·42	0·21	0·31	..	0·05	2·13	1·44
May ..	0·12	3·39	2·61	1·56	6·33	0·60	1·79	3·06	2·09	2·47
June ..	1·60	..	0·57	1·16	0·18	2·85	4·13	1 39	0·04	1·33
July ..	2·73	0·51	1·45	1·04	..	1·04	2·99	4·25	0·06	1 56
August ..	0·20	1·27	0·32	6 67	1 13	0·18	0·74	1·20	0·17	1·32
September ..	1·33	0·26	3·79	8·20	3·26	11·64	6·42	2·62	11·91	5·49
October ..	10·76	5·10	0 32	0·27	3·32	3·45	0·94	4·24	2·91	3 48
November ..	2·48	4·79	..	0·44	1·93	0·06	2·28	0·15	..	1·35
December ..	..	0·01	..	..	2·40	..	..	0·02	..	0·27
Total ..	22·13	16·71	10·62	25·96	18·99	20·99	19·38	18·23	19 72	19·20

Transport and communications.—Almost all the produce in the village is taken to Bellary market which is at a distance of about 10 miles from the village. Some quantity of cotton is taken to the ginning factory in the agricultural farm where it is ginned and the lint so obtained is also taken to Bellary market. The village is at a distance of about 1½ miles from the Bellary-Guntakal road. There is no proper road leading from the village to this local fund road; there is only a cart-track leading from the local fund road to the village and passing through the ryots' field and by the side of the buildings of the agricultural farm. Double bullock carts are the only means of transport. Generally all produce is taken to Bellary market during summer days only. It is very difficult for carts to pass along the cart-track during rainy season.

Education.—The number of literate persons in the village is 15; they are all males, there are no female literates and no English-knowing persons. There are seven literate males and three literate females in the farm buildings. The percentage of literacy including the people in the farm is therefore 2·5; it is only 1·6 if the people in the farm are excluded.

There are two private schools, one for boys and the other for girls; there is also a night school for adults.

Boys' school.—This is open to all castes except Adi-Andhras.

Number of teachers.	Classes.	Children. On rolls.	Children. Average attendance.	
2	I-A	15	15	Maximum age 12
	I-B	14	14	,, 5
	II	11	10	
	III	10	10	
	IV	7	7	
		57	56	

Night school.—There is only one teacher. Eighteen persons of all ages between 40 and 16 years attend the school.

Girls' school.—There is only one female teacher. Twenty-five girls of ages between 12 and five years attend the school. She is also teaching mat-making and doll-making.

Chapter II.

Agriculture (General).

Areas under each crop.—The important crops of the village are cotton, korra, cholam and groundnut. The following figures indicate the extent of each crop during the past five years:—

——	1334.	1335.	1336.	1337.	1338.
Cholam	1,226 0	1,637·0	1,200·00	1,035·0	914·05
Sajja	113·0	88 0	96·0	149·0	125·66
Ragi	41·0	37·0	27·0	26·0	15·72
Korra	1,012·23	570·0	1,041·0	969·0	995·86
Wheat	4·0	4·0	2 0	34 0	9·61
Others	4·0	2·0	..	..	..
Bengalgram	31·0	53·0	..	7·0	32·28
Horsegram .. .	2·0	4·0	..	3·0	..
Redgram	2·0	..	..	..	3·55
Greengram	..	4·0	..	10·0	4·63
Anamu	4 0	4 0	..	..	7·68
Chillies	21·0	11·0	..	..	6·19
Onions	10·0	3·0	..	6·0	2·70
Coriander	..	7·0	..	..	2·86
Vegetables	..	1·0	..	3 0	..
Flowerplants	..	1·0	..	..	0·55
Groundnut	2·0	3 0	174	174	339·03
Cotton	653·0	901 0	967·0	967·0	844·47
Kusuma	27 0	41·0	..	..	25·91
Tobacco	3 0	..	1·0	1·0	0·53
Total ..	3,155·23	3,371·0	3,508·0	3,384·0	3,331·29

There has been increase in groundnut cultivation as the ryots derive greater profit by that cultivation; on account of groundnut cultivation there is a slight fall in the cultivation of cholam and cotton. This year there is not much groundnut cultivation as there are no early rains in July.

The yields of the several crops during fasli 1338 and the values are given below:—

		Acs.		Rs.
Cholam	.. ..	914·05	3,236 kadavas	9,708
Sajja ..	.. ..	125·66	500 ,,	2,000
Ragi ..	.. ..	15·72	300 ,,	750
Korra	.. ..	995·86	2,986 ,,	7,465
Wheat	.. ..	9·61	200 ,,	400
Bengalgram	.. ..	32·28	16 ,,	96
Redgram	.. ..	3·56	3	9
Greengram	.. ..	4·63	4	12
Anumu	.. ..	4·0	1 kadava per acre—4	12
Chillies	.. ..	5·19	1,200 maunds	2,400
Onions	.. ..	2·70	600 ,,	300
Coriander	.. ..	2·86	1,050 seers	75
Groundnut	.. ..	339·03	13,360 maunds	20,340
Kusuma	.. ..	25·91	516	43
Cotton	.. ..	844·47	5,064 maunds	20,256
Tobacco	.. ..	0·53	(by well) 12 maunds	48
				63,914

For the cultivated extent of acres 3,331·29, the gross yield of the village was Rs. 63,914.

Therefore the average gross yield per acre of cultivated extent is 63,914/3331, i.e., Rs. 19-3-6.

Average gross yield per acre of the whole village ayacut is 63,914/3822. i.e., Rs. 16-11-7.

The number of families in the village is 208.

Therefore the average gross yield per family is 63,914/208, i.e., Rs. 307-4-6.

The number of persons in the village is 989.

Therefore the average gross yield per head is 63,914/989, i.e., Rs. 64-10-0.

The number of pattas in the village is 249.

Therefore the average gross yield per patta is 63,914/249, i.e., Rs. 256-10-11.

Reclamation of waste lands.—There is an extent of 9 acres which is registered in accounts as unassessed waste and there is an extent of one acre which is registered as unoccupied assessed land. These are now partly occupied unauthorizedly, they may be given on patta and the lands may be reclaimed and brought under cultivation.

Agricultural improvements.—Loans to an extent of 2,350 were taken from Government in the year 1927 for removing nuth and for repairing the land.

The officers of the agricultural farm in the limits of the village have been supplying the ryots with their cotton seeds and the crop yielded by sowing them is richer than the crop yielded by sowing the ordinary ryots' seeds. Also one naga, i.e., 48 maunds of cotton produced by ryots' seeds given an outturn of about 12 to 13 maunds of lint whereas one naga of cotton produced by the farm seeds gives an outturn of 15 to 16 maunds of lint.

Livestock in the village.—A census of agricultural cattle, implements and livestock of the village is taken for the present investigation, they are shown below:—

Bulls	157	Sheep	174
Cows	19	Goats	103
Bulls under 4 years ..	28	Ploughs	25 (iron)
He-buffaloes	21	,, ...	81 (wooden).
She-buffaloes	37	Carts	41
Buffaloes under 4 years ..	34		

There are 249 pattas; but the number of bulls is only 157 and the number of ploughs is 106. The owners of small holdings do not generally have bulls and implements but hire them at the rate of Re. 1 per acre for bulls, implements and coolie.

Marketing of the village produce.—All the produce of the village except what is required for local consumption is generally taken to Bellary market. And all the produce is taken in a double bullock cart to Bellary and not by train though there is a railway station at a distance of about two miles from the village. The conveyance charges for a double bullock cart from the village to Bellary market are—

	Rs.	A.	P.
(1) Hire of bandi	2	4	0
(2) Toll-gate	0	4	0
(3) Cart-stand fee	0	0	6
Total ...	2	8	6

Some local persons who purchase cotton, cholam and groundnut from the ryots of this village take the produce also to the Bellary merchants. It is only from ryots of smaller holdings that these local traders purchase the commodities. Ryots of larger holdings sell directly in Bellary town to the dalalidars. The middlemen generally purchase at a price Re. 1 less per 12 maunds of cotton than the prevailing market rate at Bellary. So he has a profit of Rs. 4 per naga but one naga will be taken on a bandi whose conveyance charges amount to Rs. 2-8-6 ; so he has a net profit of Rs. 1-7-6 per naga. It is also said that for every maund he purchases in the village he takes an extra half seer of cotton; it is nearly 24 seers or half a maund per naga, i.e., nearly Rs. 2. Thus on the whole he has a profit of Rs. 3-7-6 per naga.

The middleman purchases cholam at about ½ seer more per rupee than the prevailing market rate in Bellary town; he will have two acres per kadava or 40 seers per cartload of cholam, i.e., for every cartload he will have a profit of about Rs. 4, deducting conveyance charges he will have generally a net profit of Rs. 1-7-6. The middleman purchases groundnut at about two annas less per maund than the price at the Bellary market one cartload is about 30 maunds; he will have therefore a profit of Rupees 6-4-0 per cartload, deducting conveyance charges he will have a net profit of Rs. 3-11-6 per cartload. The middleman or the ryot himself takes all the produce to the dalalidar at Bellary who collects 6 pies per rupee for cholam and cotton and 8 pies per rupee for groundnut.

Sometimes some of the dalalidars collect certain amount for Gorakshana and for dharma from the ryots. Generally all this amount is about 4 annas per cartload of commodity.

Most of the ryots take the produce to the dalalidars for sale who collect 6 pies and 8 pies as commission. Those who borrow money from a dalalidar must take the produce to that particular dalalidar only; those who do not borrow money from Bellary sowcar may sell to any dalalidar.

Generally the ryots do not keep back any stocks of paddy with the idea of getting better sales at a future date. If they keep any stocks, they do so with the idea of using them for consumption in the succeeding year if the next crop were to fail. There are no cases of ryots of this village who have withheld stocks from the market and realized greater profit by selling them at a later date.

There are 249 pattas of which Government are 148, inam are 101, they are classified below according to the extents involved:—

Holdings.	Holdings less than 5 acres.		Between 5 and 10 acres.		Between 10 and 20 acres.		Between 20 and 50 acres.	
	Number.	Extent.	Number	Extent.	Number.	Extent.	Number.	Extent.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
..	..	ACS.		ACS.		ACS.		ACS.
Jirayati ..	50	119 07	29	214·60	29	416·55	35	1,072·66
Inam .	31	77·20	30	212·32	27	387·20	12	321·33
Total ..	81	196·27	59	426·92	56	803·75	47	1,393·99

Holdings.	Between 50 and 100 acres.		Above 100 acres.		Total acres.	
	Number. (10)	Extent. (11)	Number. (12)	Extent (13)	Number. (14)	Extent. (15)
		ACS.		ACS		ACS.
Jirayati	4	261·38	1	111·38	148	2,195·64
Inam	1	58 25	..	..	101	1,056·30
Total ..	5	319·63	1	111·38	249	3,251·94

	PER CENT.
Holdings less than 5 acres are 81 out of 249, i.e.	32·5
,, between 5 and 10 acres are 59 out of 249, i.e.	23·7
,, less than 10 acres are 140 out of 249, i.e.	56·2
,, between 10 and 20 acres are 56 out of 249, i.e. ..	22·5
,, less than 20 acres are 196 out of 249, i.e	78·7
,, between 20 and 50 acres are 46 out of 249, i.e... ..	18·5
,, less than 50 acres are 242 out of 249, i.e.	97·2
,, between 50 and 100 acres are 6 out of 249, i.e. ..	2·47
,, above 100 acres is 1 out of 249, i.e.	0·4

The holdings are classified below under (i) cultivated by owner, (ii) cultivated by a tenant and (iii) by owner and tenant.

	Jirayati.		Inam.		Total.	
	Number.	Extent.	Number	Extent.	Number.	Extent.
		ACS.		ACS.		ACS.
Holdings less than 5 acres—						
By self	46	108·94	29	70·99	75	179·93
By tenant	4	10·13	2	6 21	6	16·34
By both	..	..	..	..	..	..
Holdings between 5 and 10 acres—						
By self	23	167·32	23	163·30	46	330·62
By tenant	6	47·28	6	41 85	12	89·13
By both	..	..	1	7·17	1	7·17
Holdings between 10 and 20 acres—						
By self	22	323·61	16	240·22	38	563·83
By tenant	7	92·94	8	107·53	15	200·47
By both	..	..	3	39·45	3	59·45
Holdings between 20 and 50 acres—						
By self	32	995·34	4	116·85	36	1,112·19
By tenant	2	56·28	7	180·15	9	236·43
By both	1	21·04	1	24·33	2	45·37
Holdings between 50 and 100 acres—						
By self	2	117·81	..	..	2	117·81
By tenant	..	..	1	58·25	1	58·25
By both	2	143·57	..	..	2	143·57
Holdings above 100 acres—						
By self	1	111·38	..	..	1	111·38
By tenant	..	..	..	..	..	..
By both	..	..	..	..	..	..
Holdings of all kinds—						
By self	126	1,824·40	72	591·36	198	2,415·76
By tenant	19	206·63	24	393·99	43	600·62
By self and tenant	3	164·61	5	70·95	8	235·56

Out of 249 owners of land 198, i e , 79 5 per cent cultivate their own lands and 51, i e , 20 5 per cent lease out their lands wholly or partly for cultivation. An extent of 2,415 76 acres out of 3,251 94 acres, i e., 7 43 per cent of the total cultivable land is cultivated by the landholders themselves.

It is also seen that 126 out of 148, i.e , 85 per cent of the jirayati landholders cultivate their own lands and that 72 out of 101, i.e , 71 per cent of the inam landholders cultivate their own lands

The total area of the village is 3,822 0 acres

The number of pattas in the village is 249

Therefore the average area per holding is 15 35 acres

The total area of cultivable land is 3,251 94 acres.

Therefore the average cultivable area per holding is 13 06 acres.

Chapter III

Agriculture (Special) details of six holdings.

Boya agriculturist—

Agriculture (special)—Holding 5 acres—He has only 5 acres of dry land. He raises cholam crop on it

	Rs	A	P
Income—			
Five acres 25 kadavas	75	0	0
Expenditure—			
No ploughing was done using guntaka at Re 1 per acre	5	0	0
Sowing was done using guntaka at Re 1 per acre	5	0	0
Interploughing, weeding at Re 1 per acre	5	0	0
Seeds, 5 seers	0	8	0
Harvesting and threshing, at Re 1 per acre	5	0	0
	20	8	0
Taxes	8	0	0
	28	8	0

Therefore the net profit is Rs 46-8-0

He is a blind man and is aged 60 years He does no coolie work He goes begging He gets food and clothing worth about Rs 25 per year He has got a wife and one son of six years and two daughters of 20 and three years. They get the field cultivated The cholam is used for consumption. He has no savings to be invested He has got a debt of Rs. 60 from a local ryot on pro-note at 1 per cent per mensem about three years back He might have got greater net profit if he were to raise cotton and groundnut crops.

Holding 10 acres—The pattadar has an extent of 10 acres of dry land. He does not take any land on cowle He raised the mixed crop of cotton and korra on 8 acres of land and cholam on 2 acres of land

Income

	Rs.
Cotton, 48 maunds	192
Korra, 16 kadavas	40
Cholam, 8 kadavas	22
Korra straw, 2 bandis	12
Cholam straw, 2 bandis	10
	276

	Rs.	A.	P.
Expenses.			
Ploughing, 2 acres	2	0	0
Removing the stubble by guntaka	10	0	0
Sowing	10	0	0
Interploughing	10	0	0
Weeding	10	0	0
Manure	10	0	0
Seeds—			
Cotton, 8 dadayams	2	12	0
Cholam, 2 seers	0	3	0
Korra, 8 seers	0	12	0
Harvesting and threshing—			
Cotton, 8 maunds	32	0	0
Korra, 4 annas per acre	2	0	0
Cholam, Re. 1 per acre	2	0	0
	91	11	0
Taxes	12	0	0
	103	11	0

Therefore the net profit is Rs. 172-5-0.

He took a loan of Rs. 50 on pro-note at 1 per cent per mensem for cultivation expenses. He repaid the amount with interest after harvest but took again a fresh loan this year for Rs. 45 for cultivation expenses from the same money-lender at the same rate of interest.

The officers of the agricultural farm gave him the cotton seeds for sowing; the cotton was ginned in their factory; they took the seeds lent by them and the remaining seeds also at Re. 1 per maund. The ginned cotton, i.e., the lint was also sold by them in Bellary at the prevailing market rate and the sale-proceeds were paid back to him. Cholam and korra were not sold but were used for consumption.

His family consists of two males and no females. Both the males work in the fields.

He has more income than expenditure. He has been giving loans to an amount of Rs. 400 at 1 per cent per mensem to the local ryots. He has a son to be married; so he has been saving that money for expenses in connexion with the future marriage of his son. He is aged about 14 years and will be married in two years. He has not invested this money in any bank.

Holding 20 *acres.*—The owner has 20 acres of dry land but does not cultivate any cowle land. He raises mixed crop of cotton and korra on 12 acres, cholam on 4 acres and groundnut on 4 acres.

	Rs.
Income.	
Cotton, 72 maunds	288
Korra, 24 kadavas	60
Cholam, 16 kadavas	44
Groundnut, 120 maunds	180
Korra straw, 3 bandis	18
Cholam straw, 3 bandis	15
Total ...	605

Expenses.

	Rs.	A.	P.
He has a pair of bulls and a plough—he requires only a coolie for one acre for the agricultural operations of ploughing, clearing the stubble, sowing and inter-ploughing. This comes to	20	0	0
Bulls (depreciation) worth Rs. 200	20	0	0
Plough (charges to carpenter and blacksmith) ...	6	0	0
Weeding	15	0	0
Manure was not used		...	
Fodder for the bulls	40	0	0
Seeds—			
Cotton, 12 dadayams	4	0	0
Cholam, 4 seers	0	6	0
Korra, 12 seers	1	0	0
Groundnut, Rs. 6 per acre	24	0	0
Harvesting and threshing—			
Cotton, 12 maunds	48	0	0
Cholam, Re. 1 per acre	4	0	0
Korra, 4 annas per acre	3	0	0
Groundnut, Rs. 5 per acre	20	0	0
	205	6	0
Taxes	25	0	0
Total ...	230	6	0

Therefore the net profit is Rs. 605 minus Rs. 230-6-0 = Rs. 374-10-0.

For cultivation expenses he gets money from Bellary sowcar at 1 per cent per mensem rate of interest on condition of selling the produce to him only; he is generally the commission agent; he takes a commission of 6 pies per rupee for all kinds of produce except 8 pies for groundnut and 3 pies per rupee of kusuma. He takes also commission from the merchant to whom he sells the produce at the rate of Re. 1 per hundred. Cotton and groundnut were sold to the dalalidar from whom money was borrowed. Cholam and korra were used for consumption. Fodder was used by bulls. He has no other source of income.

His family consists of himself and his wife. He does not require more than Rs. 150 for his annual expenditure. He borrowed Rs. 800 for marriage, the debt is still Rs. 600. He has been liquidating the debt. He would have liquidated the whole amount but for the failure of crops. He has not invested any moneys in any savings bank.

4. *Holding 40 acres—Lingayat—Agriculturist.*—He has 40 acres of dry land, he has taken 12 acres of dry land on lease. He raised the mixed crop of cotton, korra on 20 acres of land, cholam on 20 acres of land. He raised the mixed crop of cotton and korra on the 12 acres of lease land also.

Income.

	Rs.
Cotton 32 acres, 180 maunds	720
Korra 32 ,, 64 kandams	160
Cholam 20 ,, 80 ,, ...	200
Korra straw, 6½ bandies	39
Cholam straw, 8 ,, ...	40
Total ..	1,159

Expenditure.

Ploughing.
Clearing of stubble by guntaka.
Sowing.
Interploughing.

He has two bulls and a plough. He does ploughing, etc., with his two bulls and only labour is required. He has a brother who helps in cultivation.

	Rs.	A.	P.
Implements	6	0	0
Bulls (Rs. 300) depreciation	30	0	0
Fodder for bulls	30	0	0
Labour charges for ploughing	10	0	0
Clearing the stubble by guntaka	10	0	0
Sowing	10	0	0
Interploughing	10	0	0
Weeding	20	0	0
Manure, 10 bandis	10	0	0
Seeds—			
Cotton, 40 dadayams	10	0	0
Korra, 32 seers	2	8	0
Cholam, 20 seers	2	0	0
Harvesting and threshing—			
Cholam and korra, Re. 1 per acre	52	0	0
Cotton, 30 maunds	120	0	0
Taxes	60	0	0
Lease amount	60	0	0
Total	442	8	0

Net profit is Rs. 1,159 minus Rs. 442-8-0, i.e., Rs. 716-8-0.

The cotton was ginned in the ginning factory in the agricultural farm at Rs. 5 per naga of cotton. The farm people sold the lint to a company without the intervention of dalalidars and gave the sale proceeds to him at Rs. 132 per 12 maunds of lint. All the cotton seeds were taken by the farm officers at Re. 1 per maund; the ryot has to purchase seeds in the bazaar for his cattle at Re. 1 per 1¼ maunds. The farm officers sell these seeds to the ryots for sowing purposes. They do this in the case of cotton yielded by the sowing of the seeds given by them to the ryots. He used korra for family consumption and for wages; he used a portion of cholam for consumption and for wages; and he kept back a portion for the use of the family during the next year; if the next crop yields him well he then sells away this stock; if not, he will use this for the next year's consumption.

The korra and cholam straw was used by cattle as fodder.

His family consists of three males of 50, 30 and 1 year and two females of 40 and 20 years. The adults work in the fields.

He contracted a debt of Rs. 400 for a marriage and the debt of Rs. 200 for cultivation expenses. He can liquidate the debt by means of his agricultural income. His marriage took place about eight years back; he then spent about Rs. 1,000; about three years back his brother was married; again he spent Rs. 1,000; his brother is living jointly with him. So he spent a portion of the agricultural income for the two marriages. He has no spare moneys to be invested. The excess agricultural income he has to use it in liquidating the debts.

Holding 60 acres.—The pattadar has 60 acres of dry land. He is not cultivating any cowle land. He raises the mixed crop of cotton and korra on 30 acres, cholam on 24 acres and groundnut on 6 acres.

Income.

	Rs.
Cotton, 200 maunds	800
Korra, 60 kadavas	150
Cholam, 120 kadavas	330
Groundnut, 150 maunds	225
Korra straw, 6 bandis	36
Cholam straw, 15 bandis	75
Total	1,616

Expenses.

	Rs.	A.	P.
He has two pairs of bulls, two ploughs and two farm-servants. So no additional labour is required for ploughing for removing stubble and for sowing; a labourer at 4 annas per acre is required for interploughing the soil which is therefore	15	0	0
Bulls, worth Rs. 400 depreciation	40	0	0
Fodder for bulls	80	0	0
Ploughs (carpenter and blacksmith)	12	0	0
Farm-servants, Rs. 100; about two-thirds to be debited towards the agriculture and one-third towards family use	65	0	0
Manure, 10 bandis	10	0	0
Weeding	30	0	0
Seeds—			
Cotton, 30 dadayams	10	0	0
Korra, 30 seers	2	8	0
Cholam, 24 seers	2	8	0
Groundnut, Rs. 6 per acre	36	0	0
Harvesting and threshing—			
Cotton, 30 maunds	120	0	0
Korra, 4 annas per acre	7	8	0
Cholam, Re. 1 per acre	24	8	0
Groundnut, Rs. 5 per acre	30	0	0
	484	8	0
Taxes	90	0	0
Total ...	574	8	0

Therefore the net profit is Rs. 1,616 minus Rs. 574-8-0, i.e., Rs. 1,041-8-0. He has no other sources of income.

He borrowed Rs. 700 from a ryot in Hirehadagalli village about six years back for the purchase of 9 acres of land. He has liquidated that debt by now. He was repaying interest and a portion of the principal every year. He borrowed Rs. 600 from a ryot in Lingadevanahalli for the construction of a well at 1 per cent per mensem last year and another amount of Rs. 100 from another ryot for agricultural expenses the previous year; these two debts he has yet to liquidate. He contracted no debts from the Government or from the Bellary sowcar. He has not invested any moneys in any savings bank or in ornaments.

His family consists of four adult males and four adult females; the four male and two female adults work in the field; two female adults stay at home.

He sold cotton and groundnut in the Bellary market to a dalalidar who took a commission of 6 pies per rupee of cotton and 8 pies per rupee of groundnut. He used korra and cholam for consumption and for wages. The korra and cholam straw were used by his cattle.

6. *Holding* 111·38 *acres—Lingayat agriculturist.*—(There is only one holding with 66 acres; there is no other holding between 60 and this holding.) He has 111·38 acres of dry land. He raises cotton and korra on 50 acres of land, cholam on about 51 acres of land and groundnut on 10 acres of land.

Income.

	Rs.
Cotton and korra, 50 acres, 300 maunds	1,200
Korra, 100 kadavas	250
Cholam, 51 acres, 153 kadavas	459
Groundnut, 10 acres, 300 maunds	450
Korra, straw, 10 bandis	60
Cholam, straw, 20 bandis	100
Total ...	2,519

Expenditure.

He has three pairs of bulls, three small ploughs and one big plough and two farm-servants at Rs. 100 and Rs. 125 each.

	Rs.	A.	P.
Three pairs of bulls worth Rs. 1,000 depreciation ...	100	0	0
Three ploughs charges, 24 seers of korra and 15 seers of cotton—			
Carpenter	10	8	0
Blacksmith	10	8	0
Farm-servants 225 × 2/3 (rest debited to family work)	150	0	0
Fodder of bulls	120	0	0
Ploughing, 4 annas per acre	25	0	0
Levelling, 4 annas per acre	25	0	0
Sowing	25	0	0
Interploughing	25	0	0
Manure, 20 bandis	20	0	0
Weeding, Re. 0-8-0 per acre	50	0	0
Harvesting and threshing—			
Cholam	51	0	0
Korra, Re. 0-8-0	25	0	0
Cotton, 50 maunds	200	0	0
Groundnut, Rs. 5 per acre	50	0	0
Seeds—			
Cholam, 51 seers	4	0	0
Korra, 50 seers	4	0	0
Cotton, 62½ dadayams	20	0	0
Groundnut, Rs. 6 per acre	60	0	0
Taxes	150	0	0
Total ...	1,125	0	0

Net profit is Rs. 1,394.

He got the cotton ginned in P. D. Halli ginning factory at Rs. 5 per naga of cotton and took the lint to Bellary town where he sold it to dalalidar to whom he gave a commission of Rs. 2 per handy of lint, i.e., 50 maunds of lint which he sold at Rs. 130 per naga, i.e., 12 maunds of lint.

He did not sell korra and cholam but used them for consumption and wages and kept some for future use. He gives to poor ryots and labourers generally in the month of October some of these foodstuffs on loan; the condition is that for every four seers he should get back five seers at the time of harvest, i.e., in the month of March, i.e., after six months; this amounts to 4 annas per rupee for six months.

He sold groundnut at Bellary to a dalalidar who took 8 pies per rupee as commission; he sold at Rs. 1-8-0 to Rs. 1-10-0 per maund.

His family consists of three males of 26, 8, 2 years and three females of 20, 40, 30 years. He belongs to a Lingayat family. The male adult only works in the field. All others are dependents. He engages a number of coolies. As he has to engage a number of coolies he does not get so much of net profit as ryot who does not engage many coolies.

He gets interest to an amount of about Rs. 1,200 on money-lending business. He has invested about Rs. 10,000 on this business. He has jewellery worth about Rs. 4,000.

Total property—

	Rs.
Lands	9,000
House	1,000
Cattle	1,000
Movables	4,000
Cash	10,000
	25,000

He has no debts. He is one of the leading money-lenders of the village. He is getting more income out of agriculture than his expenditure. So he has been improving his money-lending business. His father died about three years back; his father also was doing this money-lending business. He has not invested any moneys in any banks.

Chapter IV.

Industries.

Industries.—There are no industries in the village which require any capital. There are the carpenter, the blacksmith, the goldsmith and the potter. They generally do business on a small scale which requires no capital. The carpenter, the blacksmith and the goldsmith work with the materials supplied to them by the ryots. The carpenter and the blacksmith take 24 seers of korra or cholam and 15 seers of cotton for each plough from the ryots. The potter gets earth and fuel from the ryots free of cost and sells the pots in retail.

There is a cotton ginning factory in the agricultural farm which is located in the limits of this village. It is maintained by Government. The approximate capital with which it was started is as follows:—

	Rs.
Oil engine	2,000
Two gins	1,600
Building	2,500
Total ...	6,100

The annual expenditure is as follows:—

	Rs.	A.	P.
Value of spare parts	416	10	9
Value of oils	313	2	4
Coolie wages	117	13	1
Insurance charges	62	8	0
Miscellaneous	30	1	0
Total ...	940	3	2

To this the mechanics' pay and the travelling allowance and depreciation and interest on the machinery also have to be added.

The quantity of cotton ginned in the factory during last year was 107,912 lb. and the amount collected by way of ginning charges was Rs. 1,861-6-1. The cotton that is produced in the farm and also the cotton of the neighbouring ryots who have used the farm seeds are being ginned. The ginning and insurance charges per one naga or 12 maunds of lint are Rs. 5-4-0.

The ginning factory is primarily intended for preserving the purity of the cotton seeds and is not intended as a profiteering concern. The officers of the agricultural farm supply cotton seeds to the ryots free of cost but

with the condition that all the cotton produced thereby should be brought to the ginning factory in the farm for being ginned. The charge of Rs. 5-4-0 per naga of lint is collected from the ryots. The officers of the farm take back the seeds which they supplied for sowing and if any more cotton seeds are extracted, these seeds also are taken by the agricultural department by paying the cost thereof to the concerned ryots and those seeds are again supplied to the ryots for sowing. Thus the purity of seeds is being maintained.

CHAPTER V.

Finance.

Remittance.—Money can be remitted by—

(*a*) Postal money order.
(*b*) Telegraphic money order.
(*c*) Insurance.
(*d*) Messenger.

There is no post office or telegraphic office in the village. The nearest post office is at Rupangudi at a distance of about 5 miles and the nearest telegraphic office is at Bellary which is at a distance of nearly 10 miles but the railway station at Hagari receives and despatches telegrams. The Hagari railway station is at a distance of about 2 miles from the village. The postal peon comes once a week on every Friday from Rupangudi and delivers all letters and money orders addressed to the residents of the village. If any person of the village wants to remit any money he generally goes to Bellary and remits from that post office. Most of the transactions of the village are with Bellary town and with the neighbouring villages; such transactions are carried on either in person or by agent or messenger.

Financing agencies.—The financing agencies are—(1) Government. (2) Ryots of the village. (3) Ryots of the neighbouring villages. (4) Merchants of other villages and (5) Bellary sowcar.

Co-operative credit society.—A co-operative credit society was registered for the village on 1st December 1922 and started working from 21st December 1922. The maximum share capital is Rs. 2,500 with 500 shares of Rs. 5 each. The share amount of Rs. 5 is to be paid either wholly on allotment or Re. 1 on allotment, Rs. 2 at the time of taking the loan and Rs. 2 at the time of the first repayment of the loan. The maximum borrowing power of the society is Rs. 10,000 and the maximum borrowing power of an individual is Rs. 500. And one can take a loan of Rs. 50 for every share of Rs. 5 and can stand as surety for Rs. 100 for every share of Rs. 5. The members have to pay an interest of Rs. 9-6-0 per cent per annum on the amounts borrowed and Rs. 12-8-0 on overdues and the society has to pay interest of Rs. 8 per cent per annum to the Hospet Central Bank.

During the year 1922-23, 42 persons admitted themselves as members with a share capital of Rs. 289. Of the 42 members, 35 were cultivating landholders, six non-cultivating landholders and one a non-agriculturist. Thirty-eight non-Brahman Hindus, two Brahmans and two Muhammadans. Three members were removed in 1924-25 and three were again admitted in 1926-27; so the present strength of members is the same number 42. During the year 1922-23, 62 loans to an amount of Rs. 4,775 were disbursed to the members and an amount of Rs. 4,820 was borrowed from the central bank. All the 62 loans taken were surety loans; no loans were taken on the security of immovable property or on the security of the produce. Six of these loans to an amount of Rs. 450 were for a period not exceeding one year, 52 to an amount of Rs. 3,975 for periods between two and five years and four to an amount of Rs. 350 for periods exceeding five years. Loans for amounts not exceeding Rs. 50 were 31 and their amount was Rs. 1,325. Loans for amounts exceeding Rs. 50 and not exceeding Rs. 100 were 22 and their amount was Rs. 2,000.

Loans for amounts exceeding Rs. 100 and not exceeding Rs. 250 were nine and their amount was Rs. 1,450.

No loans were taken by any members from 1923-24 onwards and at present no amount is due from the members to the society and no amount is due from the society to the central bank. The following statement shows the working capital during the several years of the existence of the society.

Year. (1)	Number of members. (2)	Working capital. Share capital. (3)	Working capital. Reserve fund. (4)	Outstanding loans borrowed. (5)	Total. (6)
			Rs. A. P.	Rs.	Rs. A. P.
1922-23	42	289	Nil.	4,820	5,109 0 0
1923-24	42	289	13 7 11	4,523	4,825 7 11
1924-25	39	289	28 14 6	3,271	3,588 14 6
1925-26	39	289	50 3 7	1,857	2,196 3 7
1926-27	42	289	148 7 0	615	1,052 7 0
1927-28	42	289	150 4 0	..	439 4 0
1928-29	42	289	187 3 0	..	476 3 0

Year.	Loans disbursed during the year. Number. (7)	Loans disbursed during the year. Amount. (8)	Debts not paid in prescribed time. Principal. (9)	Debts not paid in prescribed time. Interest. (10)
		Rs.	Rs.	Rs. A. P.
1922-23	62	4,775	..	..
1923-24	..	..	1,637	..
1924-25	..	..	1,747	166 7 1
1925-26	..	..	1,298	50 7 0
1926-27	..	..	651	82 0 0
1927-28	..	..	71	13 14 0
1928-29	..	..	..	..

The society is not popular with the ryots of the village and they assign the following grounds for its unpopularity:—

(1) Interest is being collected twice in a year; once in June and again in December.

(2) Collection is made in spite of failure of crops, no suspension of collection of instalments is made as in the case of takavi loans.

(3) The president, secretary and members do not like to work honorarily.

(4) The ryots say that they were tempted to stand surety for another person at the time of taking the loan and that at the time of failure of crops their properties are being attached; they are also afraid of the unlimited liability of the members of the society.

(5) In a neighbouring village, the president and some members are alleged to have misappropriated some of the amounts of the members. Hence the people of this place are afraid of such misappropriations. That village is at a distance of five miles from this village.

Government.—Two kinds of loans were granted to the ryots of the village by Government in 1908, 1916, 1921, 1924 and in 1927. One is under Land Improvement Loans Act and the other is under Agriculturists Loans Act. The former is for removal of nuth and for sinking of a well; the latter is for purchase of fodder. There is only one outstanding item of 1908. The person was given Rs. 200 at 6¼ per cent for the construction of a well. He paid all instalments except an amount of Rs. 19-3-9. There are only two outstanding items of 1916; they were given Rs. 150 and Rs. 380 for removal of nuth at 6¼ per cent and they have yet to repay Rs. 37-8-9 and Rs. 289-0-9. There is only one outstanding item of 1921; he was given Rs. 75 for removal of nuth at 6¼ and he has yet to repay Rs. 29-11-1.

Fourteen loans to an amount of Rs. 2,350 were given in 1927 at 7½ per cent for the removal of nuth no instalments or repayments have been made yet as suspension of collection was ordered on account of failure of crops. In 1921 five loans to an amount of Rs. 850 were granted for purchase of fodder at 6¼ per cent and 20 loans to an amount of Rs. 2,320 were granted for the purchase of fodder at 7½ per cent. In 1924, nine loans were granted to an amount of Rs. 555 at 7½ per cent for the purchase of fodder. The figures are given below in a statement.—.

Land Improvement Loans Act.

Year	Number of applications.	Amount.	How much repaid.	Balance	Rate of interest.	Purpose of the loan.
		RS	RS. A. P.	RS. A. P.	PER CENT	
1908 .	1	200	180 12 3	19 3 9	6¼	Construction of a well
1916 ..	2	530	203 6 6	326 9 6	,,	Removal of nuth.
1921 ..	1	75	45 4 11	29 11 1	,,	Do.
1927 ..	14	2,350	..	2,350 0 0	7½	Do
Total ..	18	3,155	429 7 8	2,725 8 4		
Agriculturists Loans Act.						
1921 ..	5	850	521 9 10	328 6 2	6¼	For purchase of fodder.
1921 ..	20	2,320	1,789 10 9	530 5 3	7½	Do.
1924 ..	9	555	387 10 10	167 5 2	,,	Do
Total .	34	3,725	2,698 15 5	1,026 0 7		

There are 24 ryots of the village who have been lending out moneys to the ryots of the village with rates of interest varying from Re 1 to Rs. 1-8-0.

Three of these money-lending ryots are cousins, one of them has a capital of about Rs. 15,000 and he is the leading money-lender of the village, another has a capital of about Rs 3,000 and the third has got a capital of about Rs. 5,000. The capital of these persons is their ancestral property One has increased ancestral property by careful cultivation and the other has decreased his ancestral property by want of proper care and management and the ancestral property of the third person stood steady and has no increase or decrease

There are three females who have been lending out moneys. Their husbands died leaving properties. With those properties they have been doing this business One has got a capital of about Rs 3,000, another has got a capital of about Rs 5,000 and the third has got about Rs. 2,000. They have more income than expenditure and have been increasing their capitals by careful management.

There is one ryot who is related to one of the three widows mentioned above; he has got a capital of about Rs. 3,000. It is also ancestral property. He has a few members in his house and is able therefore to do this business.

There is a ryot with a capital of about Rs 8,000. It is all self-acquired property. He has 70 acres of land. he tills about 20 acres on lease. He does cultivation by himself without engaging coolies. There are 16 members in the family; of these 13 members work in the field. He raises more profitable crops of chillies and groundnut.

There is a washerman who is also a ryot; he has ancestral property and he has invested it in this money-lending business; the capital is at present about Rs. 3,000. He has only four members. He has 70 acres of land. He has generally more income than expenditure. There is another ryot who has got a capital of about Rs. 4,000. It is all self-acquired property. He

has seven members in the house; almost all of them work in the fields. He does not generally engage coolies. He has 50 acres of land and also cultivates 30 acres of lease land.

There are nine ryots who have got self-acquired capitals of about Rs. 1,000, Rs. 600, Rs. 200, Rs. 500, Rs. 200, Rs. 1,000, Rs. 1,000, Rs. 500 and Rs. 500, these are incomes saved out of their cultivation.

There are three ryots who have got ancestral properties which are being used as capitals of about Rs. 1,000, Rs. 2,000 and Rs 1,000 for money-lending business

One ryot sold his land for about Rs. 1,200 and has invested the sale proceeds in money-lending business. He has no children. He has got eight acres. Hence he has been doing his business successfully. There is one Settibalija teacher He gets a grant from Government. He has invested Rs 200 in money-lending business. He leads his life with his salary and with the income he gets during Dasarah. There are no merchants in the village who have been lending out moneys There are no professional money-lenders in the village There are two persons in the neighbouring village Yalpi who have been lending moneys to this village. Yalpi is at a distance of two miles from this village. They lend at the rate of interest of Re 1 to Rs. 1-8-0 per cent per mensem. One of them is a ryot and the other is a Vysia merchant. This merchant takes compulsorily the produce of the ryots who have borrowed from him and in addition to the interest the ryots sell to him at Re 1 less than the rate prevailing in the Bellary market rate for every 12 maunds of cotton and at 2 annas less per maund of groundnut. The amount so borrowed from Yalpi is about Rs. 5,000. There are two ryots of another neighbouring village Lingadevanahalli who lend moneys to the residents of this village. They also lend at Re. 1 to Rs 1-8-0 per month Lingadevanahalli is at a distance of about one mile. The amount so borrowed from them is about Rs. 5,000.

Most of the other transactions are with Bellary Dalali merchants. The ryots who borrow from them must take all the produce to them for sale; the dalalidar takes a commission of 6 pies per rupee for cotton, cholam and korra and 8 pies per rupee of groundnut in addition to the interest Even if the ryot sells to any other dalalidar the money-lending dalalidar collects the dalali or commission in addition to the interest, thus the ryot has to pay commission both to the purchasing dalalidar and to the money-lending dalalidar.

The ryots do not generally get moneys from the Bellary professional money-lenders who are generally Marwaris.

Outside financing agencies.—Cattle dealers of Nellore visit the village once in every year during the month of December and give cattle and collect the amounts in three instalments; first instalment is collected in March and the other two instalments in the two succeeding years in the month of March Cattle which are really worth Rs. 100 are sold for Rs. 150. It is more profitable if the ryot can pay them in cash even by borrowing elsewhere at Re. 1 rate of interest. But those ryots who cannot get loans generally go in for this instalment system. This year the ryots purchased cattle worth about Rs. 4,000 on this instalment system. Amounts of about Rs 500 and Rs. 1,000 are still due out of the purchase during the past two years.

Some pearl merchants of Nellore visit the village in the month of November and December and collect the amounts in March and April, i.e., after harvest. They generally sell pearls at Re. 1-8-0 when the market cost price is Re. 1 only They sold about Rs. 600 worth of pearls this year.

Some cloth merchants of Bellary town of Anantapur district, and of Chagamur village give cloths to the ryots at Rs. 1-8-0 when the market cash price is only Re 1 in the month of November and December and come for collection in March and April. The amount so invested by the ryots is nearly Rs. 1,000.

Recovery of loans.—The village munsif has been collecting the instalments due to Government on takavi loans unless they are suspended. He says that they were collected without difficulty in the years of good and moderate harvest; in the years of failure of crops it is being suspended.

As regard loans taken from private parties it is learnt that one suit was filed in 1927 for the recovery of Rs. 400 and one was filed in 1928 for the recovery of Rs. 150 and one suit was filed in 1929 for the recovery of Rs. 250. No persons were sent to civil jail for non-payment of amounts borrowed. The amounts due to co-operative society were paid in full. The cattle dealers generally collect the instalments by sitting at the threshold of the purchasers; they eat at the cost of the purchaser, they won't leave them unless the instalments are paid. They do not generally resort to courts; only in 1925 a cattle merchant filed a suit for recovery of instalment; no suits were filed by them during the past three years. The cloth and pearl merchants are making their collections without going to the court; they come at the time of harvest and the amounts are generally small; hence the ryots do not find much difficulty for repayment.

Chapter VI.

Idebtedness.

The total outstanding debts of the village as arrived at from the present investigation amount to Rs. 45,222.

The details are given below:—

	Rs.
Registered mortgages with private parties ...	9,200
Unregistered bonds	300
Pro-notes	24,370
Hand loans	300
Pledges	200
Cattle, pearl and cloth merchants	7,100
Government	3,752
Total ...	45,222

There are not many pledges and handloans in the villages. No details are available but on enquiry it is ascertained that the total amount involved in such transactions are about Rs. 200 and Rs. 300. They are generally given in small amounts of Rs. 5, Rs. 10 and Rs. 20 for short periods of one month or two months. The rate of interest on pledges is generally 4 annas for Rs. 10 in very few cases it is 6 pies and 1 anna per rupee per month. In the case of handloans there is generally no interest as they are given amongst friends on mutual confidence for short periods.

It was already shown in the chapter on finance that the debt due on instalments to cattle-dealers is about Rs. 5,550, that the amount due to pearl merchants is Rs. 600 and that the amount due to cloth merchants is Rupees 1,000.

The amount borrowed from Government is 8·3 per cent.

The amount borrowed from private persons is 91·7 per cent.

The amount of debt secured by property is 29 per cent.

The amount of debt not secured by property is 71 per cent.

The outstanding mortgage debts, pro-note debts, etc., from private parties are shown below according to the agency which supplied the moneys.

	Ryots.		Merchants.		Professional moneylenders.
	In village.	Outside.	In village.	Outside.	
Mortgages	3,300	900	..	5,000	..
Pro-notes	17,030	2,800	..	4,540	..
Bonds	300	..	..	..	..
Handloans	300	..	..	..	..
Pledges	200	..	..	..	..
Cattle	..	..	..	..	..
Dealers	..	..	..	7,100	..
Total ..	21,130	3,700	..	16,640	

The amount borrowed from the village ryots is 46·7 of the total debt.

The debt taken from the sowcar mostly of Bellary is 21·1 per cent.

The number of persons and the amount of loans taken are shown below according to the professions of the borrowers :—

	Number of persons.	Amount.
		Rs.
Agriculturists	86	38,932
Non-agriculturist	..	..
Labourers	32	4,930
Traders	3	460
Artisans	5	900
Non-agriculturists	40	6,290
Grand Total ..	126	45,222

The total outstanding debt of the village is Rs. 45,222.

The number of families in the village is 194.

The average of debt of a family is Rs. 233-1-8.

The number of families in debt is 126.

Therefore the average debt of a family in debt is Rs. 358-14-6.

The number of pattas in the village is 249.

Therefore the average debt per patta is Rs. 181-9-10.

The extent of cultivable area is 3251·94 acres.

Therefore the average debt per acre of cultivable land is 45,222/3,331, i.e, Rs. 13-9-3

The average gross yield per acre of cultivable land is Rs. 19-3-6.

Therefore the average debt per acre of cultivated land is Rs. 13-9-3, i.e., 2607/3890, i.e., 7/10 nearly.

The average gross yield per acre of cultivated land is Rs. 19-3-6, i.e., the average gross yield of the village is $1\frac{2}{7}$ times the total outstanding debt of the village.

The total land revenue of the village is Rs. 4,006-13-0 according to the jamabandi in fasli 1338.

Therefore the total debt of the village is 45,222/4,007, i.e., nearly 11 times the Government demand of the village.

But the settlement assessment of the village is Rs. 3,954-1-0.

Therefore the total debt of the village is 45,222/3,954, i.e., nearly $11\frac{1}{4}$ times the settlement assessment of the village.

The total value of all properties of residents in the village proper is estimated to be Rs. 3,19,844.

The total debt of the village is 45,222/3,19,844, i.e., nearly 1/7th of the value of all properties of the residents of the village.

The total number of agricultural families in the village is 111.

The number of agricultural families in debt is 86, i.e., 77·5 per cent.

The total debt of all agricultural families is Rs. 38,932.

Therefore the average debt of average agricultural family is 38,932/111, i.e., Rs. 350-11-10.

The average debt of an agricultural family in debt is 38,932/86, i.e., Rs. 452-11-2.

The number of non-agricultural families is 83 and the number of non-agricultural families in debt is 40, i.e., 48·2 per cent.

The *non-agricultural families* are in debt to an amount of Rs. 4,930.

Therefore the average debt of an average non-agricultural family is 4,930/83, i.e., Rs. 59-6-4.

The average debt of a non-agricultural family in debt is 4,930/40, i.e., Rs. 123-4-0.

The outstanding debts of the village are shown below according to the purposes for which they were taken:—

(1)	Cultivation expenses. (2)	Purchase of cattle. (3)	Land improvement. (4)	For trade. (5)	Construction of house. (6)	Purchase of land. (7)
Registered mortgages with private persons.	..	..	400	..	600	2,800
Unregistered bonds	..	..	..	..	..	..
Pro-notes	1,100	1,480	..	1,460	1,400	2,175
Government	..	..	2,726	..	..	..
Cattle-dealers	..	5,500	..	..	..	..
Pledges	..	..	..	..	..	..
Handloans	..	..	..	..	..	..
Total ..	1,100	6,980	3,126	1,460	2,000	4,975

(1)	Purchase of foodstuffs. (8)	Liquidation of prior debts. (9)	For marriage (10)	Purchase of fodder. (11)	Litigation. (12)	Total. (13)
Registered mortgages with private persons.	1,450	2,550	1,400	..	..	9,200
Unregistered bonds	100	..	200	..	..	300
Pro-notes	11,705	500	3,550	..	1,000	24,370
Government	..	..	..	1,026	..	3,752
Cattle-dealers	1,600	..	..	..	..	7,100
Pledges	200	..	..	..	..	200
Handloans	300	..	..	..	..	300
Total ..	15,355	3,050	5,150	1,026	1,000	45,222

It is seen from the above figures that the largest amount of debt, i.e., 34 per cent of the total debt was taken for the purchase of foodstuffs and other necessaries of life. This is attributed to the fact that there was failure of crops during the past years and that many persons had to borrow moneys for the purchase of foodstuffs. The average price of land per acre in this village as arrived at from some recent sales is Rs. 67-13-7. There are no sales during recent years either by civil court or Revenue Department. The lease amount generally varies from Rs. 5 to Rs. 10 per acre.

The following statement shows the amounts borrowed at the several rates of interest:—

Per cent per annum.	Rs. 6.	Rs. 6¼.	Rs. 7½	Rs 7½.	Rs. 9.	Rs. 12.
(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Rs.	Rs.	Rs.	Rs	Rs.	Rs.
Government	..	704	2,350	698	..	..
Registered mortgages with private persons.	..	..	..	..	..	8,650
Unregistered bonds	..	..	..	..	..	300
Pro-notes	1,000	..	..	..	400	21,160
Handloans	..	..	..	..	..	..
Pledges	..	..	..	..	..	..
Cattle, pearl and cloth merchants include interest in the sale prices only.	..	..	..	..	..	..
Total ..	1,000	704	2,350	698	400	30,110

Per cent per annum.	Rs. 13½.	Rs. 15.	Rs. 18.	Rs. 24.	Rs. 30	Total.
	(8)	(9)	(10)	(11)	(12)	(13)
	Rs.	Rs	Rs.	Rs.	Rs	Rs.
Government	..	..	..	..	..	3,752
Registered mortgages with private persons.	..	400	..	150	..	9,200
Unregistered bonds	..	..	..	..	..	300
Pro-notes	80	350	1,210	120	50	24,370
Handloans	..	..	..	..	..	300
Pledges	..	..	..	..	..	200
Cattle, pearl and cloth merchants include interest in the sale prices only.	..	..	..	..	..	7,100
Total ..	80	750	1,210	270	50	45,222

It is seen that the amount of Rs. 30.110, i.e., 66·6 per cent, i.e.. two-thirds of the total debt was taken at the rate of 12 per cent per annum.

The maximum and minimum rates of interest prevailing in the previous years is given below:—

Year.	Minimum.	Maximum.	Year.	Minimum.	Maximum.
1911	12 to	18	1921	10½ to	24
1912	12 ,,	18	1922	12 ,,	18
1913	12 only.		1923	7½ ,,	18
1914	7½ to	18	1924	9 ,,	24
1915	9 ,,	18	1925	12 ,,	30
1916	12 ,,	18	1926	18 ,,	24
1917	12 ,,	18	1927	12 ,,	18
1918	6 ,,	18	1928	12 ,,	18
1919	12 ,,	24	1929	12 ,,	15
1920	12 ,,	24			

Investment.—The residents of the village have not invested any moneys in any savings bank or in the purchase of postal cash certificates. There is a share capital of Rs. 289 in the local co-operative credit society and they get interest on the share capital. But the share capital is not an amount deposited out of their savings; it is more or less a compulsory deposit in order to get loans from the society. Some ryots who have got moneys have been investing them in money-lending business. The amount so invested by the local ryots in this village is Rs. 21,130. They have also invested by lending moneys to persons living outside the village. The amount is roughly estimated to be about Rs. 10,000.

About four seers of gold to an amount of Rs. 2,000 was purchased for the making of jewellery by the ryots of the village during the past three years.

Some ryots have been investing their moneys in the purchase of lands. This year lands to the value of about Rs. 2,000 were purchased; last year lands to the value of about Rs. 4,000 were purchased. So the three kinds of investment are (1) money-lending business, (ii) making of jewellery and (iii) purchase of land.

The description of six families which are involved in debt are given below:—

1. *Lingayat-agriculturist.*—His present debts are (1) Rs. 350 from Government under Land Improvement Loans Act for removal of nuth at 7¼ per cent taken in the year 1927 and (2) Rs. 1,000 pro-note from a local ryot at 1 per cent for liquidating prior debts taken about a year back.

His father made a number of petty debts from different persons. His father died one year back; before his death he took a loan from one individual ryot and liquidated all his previous debts. All the minor debts (consequently this debt of Rs. 1,000) are for family expenses. This debt is to be repaid in ten instalments of Rs. 100 each. He has to pay Rs. 100 this year and is ready to pay Rs. 100 now. The oral understanding in this case is that the ryot has to pay only the instalment of Rs. 100 per year and that he need not pay interest if the ryot continues to pay the instalments without fail. But the pro-note contains the terms of interest. Interest will be collected if he fails to pay the instalments. The prior debts amounted to about Rs. 700 and the interest accrued to about Rs. 300 and the pro-note was written for the debt of Rs. 1,000. In consideration of the fact that the interest already accrued was added to the principal and the pro-note was written for Rs. 1,000, the mediators of the village induced the money-lender to receive instalments of Rs. 100 each without demanding interest. He removed nuth after taking the loan from Government in about 12 acres, the extent is said to be yielding better after removal of nuth. He has 28 acres of dry land; he has taken 12 acres of dry land on lease. He cultivates cotton, cholam, korra and groundnut on this extent. In a normal year he gets about Rs. 600 per year on lands. But on account of failure of crops during three years he had to make the debt of Rs. 1,000 for family expenses. His family consists of four males of 45, 20, 8 and 3 years and three females of 35, 12 and 12 years. The adults work in the fields. He engages coolies for the cultivation now and then.

Total property.		Total debts.	Annual income.		Annual expenditure.	
	Rs.	Rs.		Rs.		Rs.
Lands	2,000	1,000	Agriculture..	600	Agriculture ..	146
House	150	350			Food and clothing.	262
Cattle	100					
	2,250	1,350				408

He has a net saving of Rs. 192 in a normal year. According to the instalment system he can liquidate the debt of Rs. 1,000 and the Government loan in the course of ten years.

2. *Lingayat-agriculturist.*—His present debts are:—

(*i*) Rs. 250 from Government taken in the year 1927 at 7¼ per cent for removal of nuth under Land Improvement Loans Act.

(*ii*) Rs. 9-3-9 from Government taken in the year 1908 at 6¼ per cent for the repair of a well.

(*iii*) Rs. 100 pro-note from Bellary sowcar at 1 per cent per mensem for family expenses, taken about three years back.

(*iv*) Rs. 100 pro-note from a local ryot at 1 per cent per mensem for family expenses taken about two years back.

He removed nuth in about 12 acres and the land is said to be yielding better. The ryot says that after the removal of nuth the yield is almost double the previous yield.

He took a loan of Rs. 200 in 1908 from Government under Land Improvement Loans Act for the repair of a well. He repaid a number of instalments and has still to pay only Rs. 19-3-9. He has repaired the well

after he has taken the loan. He raises garden crops and irrigates these crops by the water of this well. The well is now in use. He raised ragi, onions and cambodia cotton in about 5 acres with the aid of this well water. Owing to failure of crops during the past three years he contracted the two debts (*iii*) and (*iv*) of Rs. 100 each for the purchase of foodstuffs and other necessaries of life. He has been paying only interest on these amounts, no amount of principal has been repaid. He has altogether 17 acres of dry land. He is raising garden crops with the aid of well water in 5 acres; on the remaining extent he raises cholam, cotton and korra; he repaired his land last year with the aid of the loan taken from Government. His family consists of two males of 50 and 6 years and five females of 60, 40, 15, 13 and 8. The male adult of 50 years and the female adult of 40 years work in the fields, all others are dependents. He has to engage coolies for his cultivation.

Total property.		Total debts.		Annual income.		Annual expenditure.	
	Rs.	Rs. A. P.			Rs.		Rs.
Lands	1,600	250 0 0		Agriculture..	400	Agriculture ..	70
House	150	19 3 9				Food and clothing.	250
Cattle ..	100	100 0 0					
Movables ..	100	100 0 0					
	1,950	469 3 9					320

He has a net saving of about Rs. 80 per annum in a normal year. He can liquidate the debt in the course of seven or eight years provided the crops do not fail.

3. *Kuruba agriculturist.*—His present debts are—

(*i*) Rs. 200 mortgage from Bellary sowcar at 1 per cent per mensem for the construction of a well taken four years back.

(*ii*) Rs. 100 pro-note from a ryot of other village at 1 per cent per mensem for family expenses taken about seven years back.

(*iii*) Rs. 100 pro-note from a ryot of this village at 1 per cent per mensem for family expenses taken about three years back.

He constructed a well about three years back and is raising ragi and onions with the aid of this well water in about 5 acres. He has not used the well this year because the water is found to be a little brackish now.

About seven years back he did not have a normal yield of his crops. So was the case with his crops three years back. So he had to contract debts (*ii*) and (*iii*) for the purchase of foodstuffs and other necessaries of life. He has not repaid any portion of the three debts. He is paying interest to the Bellary sowcar and he is not able to repay the interest on the debts borrowed from the ryots. He has 5 acres of dry land which is under well irrigation; and has taken 10 acres of dry land on lease. On his own land of 5 acres he raises garden crops, viz., onions, chillies and ragi and on the dry lands he raises cotton. His family consists of two males of 50 and 16 years and one female of 40 years. The male of 50 years and female of 40 years work in the fields and the male of 16 years goes to the school. He has to engage coolies for his cultivation.

Property.		Debts.	Annual income.		Annual expenditure.	
	Rs.	Rs.		Rs.		Rs.
Lands	500	200	Agriculture..	275	Agriculture ..	88
House	100	100			Food and clothing.	150
Cattle	50	100				
Movables ..						
	650	400				238

He has a net saving of about Rs. 37. It is sufficient for the payment of interest. He cannot repay the debts unless he gets a good harvest of garden crops, but unfortunately for him the well is becoming unfit for irrigation as the waters are gradually becoming brackish.

4. *Lingayat agriculturist.*—His present debts are:—

(*i*) Rs. 200 pro-note from Bellary sowcar at 1 per cent per mensem for cultivating expenses taken about three years back.

(*ii*) Rs. 400 pro-notes from local ryot at 1 per cent per mensem for the construction of a well taken six years back.

(*iii*) Rs. 200 pro-notes from a ryot of other village a relation of his at 1 per cent per mensem for family expenses taken two years back.

(*iv*) Rs. 100 pro-note from a ryot of other village a relation of his at 1 per cent per mensem for family expenses taken only last year.

He took the loan of Rs. 400 for the construction of a well about six years back; he excavated earthwork and from that there has been no proper spring but the subsoil was mostly stony. There was a small quantity of water in the well for a year or two; there was irrigation under it to an extent of about one or two acres but after two years the spring gradually died out and the well became useless. He has not repaid any portion of the debt but has paid only interest on it till now.

About three years back he had no money to pay the coolie wages for cultivation, hence he borrowed Rs. 200 [item (i)] from Bellary sowcar. He has not repaid any portion of the debt, he has paid only interest.

The debts (*ii*) and (*iv*) he contracted during the past two years for the purchase of foodstuffs and other necessaries of life owing to failure of crops. He has not repaid any portion of the principal amounts.

He has 60 acres of dry land and raises on it cotton, cholam, korra and groundnut. If he gets a normal yield he gets a yield of about Rs. 1,200. His family consists of four males of 35, 6, 3, 1 years and one female of 28 years. The two adults work in the fields. The three others are dependents. He has to engage a number of coolies for his cultivation.

Property.	Rs.	Debts.	Annual income.	Rs.	Annual expenditure.	Rs.
Lands	5,000	200	Agriculture..	1,200	Agriculture ..	670
House	500	400			Food and clothing.	200
Cattle	1,000	200				
Movables ..	400	100				
	6,900	900				870

He has a net saving of Rs. 330 per year. He can liquidate the debt very easily in the course of three or four years by the help of his excess income.

5. *Boya agriculturist.*—His present debts are:—

(1) Rs. 300 on mortgage from Bellary sowcar at 1 per cent per mensem for the purchase of land taken last year.

(2) Rs. 200 on pro-note from a local ryot at 1 per cent per mensem for family expenses taken about three years back.

(3) Rs. 75 from Government under Land Improvement Loans Act at 7½ per cent for removal of nuth taken in the year 1927.

He purchased about 10 acres of land for Rs. 300 last year and he mortgaged this new land and a house with the sowcar and got the money. He brought this new land under cultivation this year. He took a loan of Rs. 200 (item 2 above) for the purchase of foodstuffs and other necessaries of life. He removed nuth in his land with the aid of the loan taken from Government and improved the land which gives now a better yield. He has not repaid any portion of the debts and has been paying interest on

the amount taken from the sowcar and from the ryot. He has taken 17 acres of land on lease. He has now 16 acres of own land. He raises on the whole land cotton, groundnut and korra. In a normal yield he gets a yield of about Rs. 395 by cultivation.

His family consists of three males of 38, 50, 10 and five females of 30, 28, 12, 4 and 2 years. The two male adults and the two female adults work in the fields and also do coolie in others' fields when they have time and they earn about Rs. 150 by coolie wages.

Property.		Debts.	Annual income.		Annual expenditure.	
	Rs.	Rs.		Rs.		Rs.
Lands	1,000	300	Agriculture..	395	Agriculture ..	170
House	200	200	Coolie ..	150	Food, etc. ..	300
Cattle	300	75				
	1,500	575		545		470

He gets a saving of about Rs. 75 per year and he may liquidate the debt in the course of about ten years.

6. *Adi-Andhra coolie and talaiyari.*—His present debts are —

(*i*) Rs. 400 pro-note from a ryot at 1 per cent per mensem for marriage taken seven years back.

(*ii*) Rs. 200 pro-note from a ryot at 1 per cent per mensem for marriage taken five years back.

(*iii*) Rs. 80 pro-note from Bellary sowcar at 1 per cent per mensem for the purchase of bulls taken last year.

He got himself married seven years back and for his marriage he contracted the debt (*i*); and about five years back his brother was married; his brother was living with him jointly, so he contracted the debt (*ii*); he purchased two bulls for Rs. 80, the bulls are a bit old, so he took the loan (*iii*). He has not repaid any portion of the debts, but he has been paying interest.

He has no lands of his own but he has taken 12 acres of land on lease, the lease amount is Rs. 60. He raises cotton, korra, cholam. He gets about Rs. 90 on account of his being a talaiyari. His family consists of 20, 10, 6 and 1 year All adults work in the fields and do labour in seven males of 30, 25, 20, 16, 10, 8 and 1 years and six females of 60, 35, others' fields, they earn about Rs. 200 per year by way of wages.

He has 50 goats; but about three years back he sold about 25 goats in the course of a year and got about Rs. 200 and he liquidated some other petty debts which were contracted for the purchase of the necessaries of life. He has now only 25 goats worth about Rs. 150.

Property.		Debts.	Annual income.		Annual expenditure.	
	Rs.	Rs.		Rs.		Rs.
Lands	..	400	Agriculture..	200	Agriculture ..	80
House	200	200	Talaiyari ..	90	Food, etc. ..	400
Goats	150	80	Coolie ..	200		
Cattle	120	..				
	470	680		490		480

So he has a net saving of about Rs. 10 per year. It is only by labour he has to liquidate the debts; the debts were made for the sake of marriages. If any money-lender presses him for repayment he has to sell his goats.

PART IV.

CHAGANUR.

CHAPTER I.

General.

Chaganur is a village in Bellary taluk about nine miles from Bellary town. It is bounded on the north by the village of Bairadevanahalli, on the east by the villages of Sidiginamola, Minahalli and Paramadevanahalli, on the south by the villages of Tagginabhudihalli and Kakkabovinahalli and on the west by the village of Sirivaram. Between the villages on the eastern side and the village proper of Chaganur, the river Hagari is flowing from south to north. The village is situated on the left bank of the river. All the villages on the boundary of this village are cultivated with dry crops; there is no wet cultivation in any of these villages. There is a small extent of wet cultivation in this village.

Area—

	Acs.
The area of the village	4,735·77
The area of Gramakantam	26·54
The river Hagari in this village	506·96
The other porambokes	85·38
Therefore area of cultivable land	4,116·89
Of this, Government jiraviti	2,051·60
Of this dry extent	1,927·84
And wet extent	123 76
Inam land	2,065·29
Of this dry extent	2,015·05
Wet extent	50·24
The total dry extent	3,942·89
The total wet extent	174·00

Therefore the total cultivable area is 87 per cent of the total area. The total wet cultivation area is 4·25 per cent of the total cultivable area, and is 3·65 per cent of the total area of the village.

Population.—The population of the village according to the census of 1921 is 656 (males), 647 (females) ; total 1,303.

Population according to the present investigation is 565 (males), 498 (females); total 1,063.

The decrease in population is due to the following reasons:—

(*i*) There was a marriage in a Vaisya family at the time of the census of 1921 and many relations about 100 in number came from outside the village to attend the marriage in this village.

(*ii*) About 60 persons left this village during the past three or four years for Sandur State to do work in stone quarries.

The following are the figures of births and deaths during this year and the past five years:—

	Births.			Deaths.		
	Males.	Females	Total.	Males.	Females.	Total.
1924	10	12	22	12	6	18
1925	10	6	16	9	2	11
1926	30	8	38	14	6	20
1927	26	21	47	18	19	37
1928	16	11	27	16	12	28
1929	18	25	43	20	14	34

Out of 34 deaths in 1929, 16 deaths were due to fevers and 9 deaths due to respiratory diseases.

The area of the village is 4,735·77 acres.

The population of the village is 1,063.

Therefore the density of population per square mile according to present investigation is 144.

The density of population per square mile according to the census of 1921 is 176.

The density of population per square mile of Bellary taluk according to the census of 1921 is 169.

The density of population per square mile of Bellary district according to the census of 1921 is 151.

The density of population per square mile of Madras Presidency according to the census of 1921 is 297.

The families in the village and the population are arranged below according to their professions: —

—	Number of families.	Males.	Females.	Total.
Agriculturists	120	352	297	649
Agricultural labourers	46	128	125	253
Artizans, etc.	35	56	52	108
Traders	7	22	20	42
Others, e.g., beggars	6	7	4	11
Total ..	214	565	498	1,063

The number of families in the village is 214.

The numbers of males and females in the village are 565, 498. Therefore the number of members in an average family are 2·64 males and 2·33 females, i.e., 4·97 both sexes.

Rainfall.—The figures noted by the village officers in their No. 20 accounts are given in what are called "padunus", a "padunu" being said to be equal to an inch, but they are most unreliable, as they are given by the village officers most haphazardly without much care and correct calculation. However, the figures of 1928 and 1929 are given below: —

	1928. INCHES.		1929. INCHES.
January to June ..	Nil	January to July	Nil
July	2·375	August	·0625
August	1·25	September	2·75
September	2·75	October	7·00
October	1·875	November	1·3125
November and December.	Nil	December	·25
	8·25		11·375

But there is a rain guage in the agricultural station at a distance of about three miles from the village where accurate figures are recorded. They are given below in a statement:—

(1)	1921. (2)	1922. (3)	1923. (4)	1924. (5)	1925. (6)
January	0 41	0·55	..	..	..
February	..	..	0·40	..	..
March	..	..	0·84	..	0·23
April	2·50	0·33	0 32	6·42	0·21
May	0·12	3·89	2·61	1·76	6·33
June	1·60	..	0·57	1·16	0·18
July	2·73	0·51	1·45	1·04	..
August	0·20	1·27	0.32	6·67	1·13
September	1·33	0·26	3·79	8·20	3·26
October	10·76	5·10	0·32	0·27	3·32
November	2·48	4·79	..	0 44	1·93
December	..	0·01	..	..	2·40
Total ..	22·13	16·71	10·62	25·96	18·99

	1926. (7)	1927. (8)	1928. (9)	1929 (10)	Average. (11)
January	0·26	..	..	..	0·14
February	..	..	1·15	0·36	0·21
March	..	0·09	0·10	..	0·14
April	0·91	..	0·05	2·18	1·44
May	0·60	1·79	3·06	2·09	2·47
June	2·85	4·13	1·39	0·04	1·33
July	1·04	2 99	4·25	0·06	1 56
August	0·18	0 74	1·20	0·17	1·32
September	11·64	6·42	2·62	11·91	5·49
October	3·45	0 94	4·24	2 91	3·48
November	0·06	2·28	0·15	..	1·35
December	..	..	0·02	..	0·27
Total .	20·99	19·38	18 23	19·72	19·20

Facilities for irrigation.—The area of wet cultivation in the village is 174 acres. It is irrigated by a channel dug by Government leading from the Hagari river; the channel starts from a distance of four or five miles from the village. This channel irrigates this village and does not irrigate any other village though it passes by the villages of Tagginabudihalu, Godahalu and Asundi. The whole extent of 174 acres is being irrigated and cultivated with wet paddy every year and the assessment of this area runs from 3 to 5 rupees per acre whereas the dry assessment of the village runs from As. 6-0 to Rs. 1-3-0. An extent of about 10 acres of dry land is also cultivated with wet paddy by the aid of the water of the same channel and that extent is being charged tirvajasti at the rate of Rs. 3 per acre. There are no irrigation tanks in the village. There are five irrigation wells in the village; they were in use only about three or four years back but the ryots have at present given up their use; the ryots say that they are not able to derive satisfactory net profit by well irrigation because (i) the purchase of two pairs of bulls which are required for drawing water involve greater expense and (ii) the garden crops raised under wells are not yielding properly. There is therefore at present no well irrigation in the village.

Transport and communications.—All the produce in the village generally goes to Bellary market. The village is at a distance of about one mile from the Bellary-Guntakal road. There is no road leading from the village to

this road. There is only a cart-track. Double-bullock carts are the only means of transport. Generally all produce is taken from the village during summer along the cart-track to meet the Bellary-Guntakal road at the Hagari bridge and from there it is taken to Bellary town which is at a distance of about eight miles. But if any produce is to be taken or if any passengers have to go during rainy season, the cart is generally drawn by four bullocks from the village Gramakantam to the Bellary-Guntakal road as the cart-track is so full of sticky clay that a cart cannot be drawn by two bulls.

Education.—The number of Telugu literate persons is 118 males, nil females, i.e., total 118 out of a population of 1,063. So the percentage of literacy is 11. There is one board elementary school with only one teacher. The number of boys in the school are—

Standard.	Strength.	Average attendance.
I-B	14	7
I-A	20	9
II	9	9
III	7	7
IV	..	..
Total ..	50	32

The maximum age of the boys is 10 and the minimum age is 5. Though the school is open to all castes, boys of Adi-Andhra caste are not admitted as the school is located in a temple.

Chapter II.

Agricultural (general).

Area under each crop.—The important crops of the village are cotton, cholam, korra, groundnut and paddy. The following figures indicate the extent of each crop during the past five years and the average for the five years :—

— —	1334.	1335	1336.	1337.	1338	Average.
	ACS.	ACS.	ACS.	ACS.	ACS.	ACS.
Paddy	109·00	112·00	125·00	139·00	128·00	122·60
Cholam	1,076·00	1,200·00	1,445·00	1,027·00	897·00	1,129·00
Sajja	9 00	12·00	67·00	100·00	80·00	53 60
Ragi	12·00	24·00	3·00	10·00	5·00	10·80
Korra	1,690·00	1,020·00	839·00	1,324·00	1,290·00	1,232·60
Wheat	6·00	8·00	17·00	..	16·00	9·40
Bengalgram ..	2·00	..	..	..	..	0·40
Horsegram ..	..	..	..	4·00	..	0·80
Chillies	1·00	..	3·00	2·00	4·00	2·00
Groundnut ..	36·00	20·00	102·00	430·00	580·00	233·60
Cotton	1,300·00	1,090·00	1,290·00	1,003·00	980·00	1,132·60
Tobacco	2·00	2·00	..	..	..	0·80
Total ..	4,243·00	3,488·00	3,891·00	4,039·00	3,980·00	3,928·20

From the above figures it is observed that the cultivation of groundnut has been growing from fasli 1336 and that the cultivation of cholam and cotton has been correspondingly declining as the ryots are deriving greater net profit by the cultivation of groundnut than by the cultivation of cotton and cholam. But during this fasli there was a great fall in the cultivation of

groundnut owing to the want of rains during the early part of the year; the extent of cultivation under this crop during this year is only 6 acres; here is a corresponding increase in the cultivation of cholam and cotton.

The yields of the several crops during fasli 1338 and the values are given below:—

	Acs.		Rs.	A.	P.
Paddy	128	3,200 kadavas	8,533	5	4
Cholam	897	3,588 ,, ...	10,764	0	0
Gajja	80	320 ,, ...	960	0	0
Ragi	5	20 ,, ...	50	0	0
Korra	1,290	3,870 ,, ...	9,675	0	0
Wheat	16	did not yield anything ..	..		
Chillies	4	20 maunds	20	0	0
Groundnut ..	580	14,500 ,, ...	21,750	0	0
Cotton	980	5,880 ,, ...	23,520	0	0
	3,980		75,272	5	4

For the cultivated extent of 3,980 acres the gross yield was Rs. 75,272-5-4.

Therefore average gross yield per acre of cultivated extent was Rupees 18-14-7.

Average gross yield per acre of cultivable extent is Rs. 18-4-6.

Average gross yield per acre of the whole village ayacut is Rs. 15-14-2.

The number of families in the village is 214.

Therefore average yield per family is Rs. 351-11-10.

The number of persons in the village is 1,063.

Therefore average gross yield per head is Rs. 70-13-0.

The number of pattas in the village is 255.

Therefore average gross yield per patta is Rs. 295-3-0.

Reclamation of waste lands.—There are no blocks of waste lands in the village which can be reclaimed and brought under fresh cultivation.

Agricultural improvement.—The officers of the Agricultural Department have introduced the use of boneash and fish-manure for the cultivation of wet paddy on wet lands during the last four or five years and the yield has increased by 25 per cent to 30 per cent; and the cost of these manures is about Rs. 6 to Rs. 10 per acre. The officers of the Agricultural Department have also introduced about four or five years back the system of transplanting seedlings of paddy. The original system is sowing paddy seeds broadcast. The ryots say that the yield of transplanted paddy is 25 per cent to 30 per cent more than that of broadcast paddy; this is so when there are sufficient rains at the time of transplantation. The ryots say that if there are no sufficient rains at the transplantation season the broadcast paddy yields better than transplanted paddy.

Some of the ryots are also using at present the cotton seeds of the agricultural farm for cotton crops and they say that the yield per acre if sown with the farm seeds is on the average 1½ times the yield per acre when sown with the ordinary seeds of the ryots.

Livestock in the village.—A census of agricultural cattle, implements and livestock of the village is taken for the present investigation, and the figures for fasli 1334 are taken from the village accounts and shown below:—

	Fasli 1334	Present investigation.
Bulls	175	160
Cows	84	31
Bulls under four years	89	24
He-buffaloes	73	89
She-buffaloes	108	60
Buffaloes under four years.	75	39

	Fasli 1334	Present investigation.
Sheep	280	420
Goats	227	292
Horses	5	5
Donkeys	44	32
Carts	39	46
Ploughs, iron	22	26
,, wooden	49	80
Looms	15	20

In the year 1928 cattle disease broke out in the village and swept away 87 cattle in the course of two weeks. Hence it is there is a decrease in the number of cattle.

The number of pattas is 255. The owners of small holdings borrow ploughs from owners of large holdings; also there is the system of hiring ploughs, cattle and the labourers at the rate of Re. 1 per set per day.

Marketing of village produce.—All the village produces are generally taken to Bellary town. All the produce is taken in double-bullock carts and not on trains though there is a railway station called Hagari station at a distance of about one and a half miles from the village. The conveyance charges per bandy from the village to Bellary town in non-rainy season are—

	Rs.	A.	P.
1. Hire of bandy	1	12	0
2. Toll-gate	0	4	0
3. Cart-stand fees	0	0	6
Total ...	2	0	6

The conveyance charges in rainy season are (1) the abovementioned three items plus the hire of about 8 annas for an additional pair of bullocks from the village gramakantam to the Bellary-Guntakal road, i.e., Rs. 2-8-6.

A few local merchants purchase stocks of cotton in the village at a price less than the market rate by about one rupee for every 12 maunds of cotton. These local merchants sell in Bellary to dalalidars who take commission. All the produce of the big ryots is generally taken by the ryots themselves to dalalidars or commission agents in Bellary town and these dalalidars are generally also the money-lenders for some of the ryots; and one of the conditions of the money-lending of the dalalidars is that the borrowing ryot should bring all the produce to him for sale. He takes commission of 6 pies per rupee of cotton, cholam and korra and 8 pies per rupee of groundnut; even non-borrowers also have to sell to dalalidars who take commission from the ryots. Even if the ryot cannot produce all the commodity required to liquidate the debt borrowed from him; it is said that dalalidars collect commission of 6 pies per rupee on the balance of the amount due to him from the borrowing ryot. For instance, if a ryot borrows Rs. 200 and if he can produce commodity worth only Rs. 100 after harvest, the dalalidar takes commission on Rs. 100 worth of commodity and also commission of 6 pies per rupee on the remaining amount of Rs. 100. Also even in the case of the immediate sales of groundnut by the dalalidars the dalalidar deducts interest for one month from the amount of sale-proceeds to be paid to the ryot on the alleged ground that the commodity requires a period of one month for its sale from the Bellary merchant to outside merchants or other trading concerns. The ryots say that this deduction of interest is very unjust to the ryots as the commodity is generally immediately sold to the merchant and is not kept as unsold stock with the dalalidar.

The ryots do not keep back any stock of paddy with the idea of selling them at a later date when prices run high; but some of the big ryots keep back the stocks for consumption as they are not sure of the yield of their

crops in the succeeding faslis. But the ryot does not pecuniarily gain if he keeps back the stock. He stores cholam in pits; 100 kadavas of cholam if stored in pits become 102 kadavas owing to increase in size of the seeds by the action of moisture; but becomes only 98 kadavas on account of the bad effects of moisture. The cholam crop is generally harvested in March or April; the stock, if any, left behind and sold is sold only in June or July, i.e., is kept back for a period of about three months. The difference in price at the two periods is generally Rs. 10 per 100 kadavas of cholam. One hundred kadavas of cholam are generally worth Rs. 250 at the time of harvest. The interest on Rs. 250 at Re. 1 per month per cent for three months is Rs. 7-8-0. The price of (100 plus 2 minus 4), i.e., 98 kadavas at (Rs. 250 plus 10), i.e., Rs. 260 per 100 kadavas is 255 nearly, i.e., Rs. 5 more than the price of Rs. 250 at the time of harvest. Thus it is seen that it is pecuniarily profitable for the ryot to sell cholam immediately after harvest.

Holdings.—There are 255 pattas, of which Government jirayati are 143 and inam are 112. They are classified below according to the extents involved:—

——	Holdings between							
	0 and 5 acres.		5 and 10 acres.		10 and 20 acres.		10 and 50 acres.	
	Number.	Extent.	Number.	Extent.	Number.	Extent.	Number.	Extent.
		ACS.		ACS.		ACS.		ACS.
Jirayati ..	47	132·73	43	296·55	20	285·67	23	659·00
Inam ..	18	48 94	27	197·81	33	471·44	26	817·55
Total ..	65	181·67	70	494·36	53	757·11	49	1,476·55

	Between 50 and 100 acres.		Above 100 acres.		Total.	
	Number.	Extent.	Number.	Extent.	Number.	Extent.
		ACS.		ACS.		ACS.
Jirayati	9	554·96	1	122·49	143	2,051·60
Inam	7	428·90	1	100·65	112	2,065·29
Total ..	16	983·86	2	223·14	255	4,116 89

Holdings less than 5·00 acres are 65 out of 255, i.e., 25·5 per cent.
Holdings less than 5–10 acres are 70 out of 255, i.e., 27·4 per cent.
Holdings less than 10–20 acres are 53 out of 255, i.e., 20·7 per cent.
Holdings less than 20–50 acres are 49 out of 255, i.e., 19·4 per cent.
Holdings less than 50–100 acres are 16 out of 255, i.e., 6·2 per cent.
Holdings above 100 acres are 2 out of 255, i.e., 0·8 per cent.
Holdings less than 5 acres are 654, i.e., 25·5 per cent.
Holdings less than 10 acres are 135, i.e., 53 per cent.
Holdings less than 20 acres are 188, i.e., 74 per cent.
Holdings less than 50 acres are 237, i.e., 93 per cent.

The holdings are classified below under (i) cultivated by owner, (ii) cultivated by tenant, and (iii) cultivated by owner and tenant.

	Jirayati.		Inam.		Total.	
	Number.	Extent.	Number.	Extent.	Number.	Extent.
		ACS.		ACS.		ACS.
Holdings less than 5 acres—						
1. By self	28	101·02	10	27·76	38	128·78
2. By tenant	19	31·71	8	21·18	27	52·89
3. By self and tenant ..	..	..	..	..	..	..
Holdings between 5 and 10 acres—						
1. By self	43	296·55	16	113·26	59	409·81
2. By tenant	..	..	11	84·55	11	84·55
3. By self and tenant ..	..	..	..	..	..	..
Holdings between 10 and 20 acres—						
1. By self	20	285·67	16	226·23	36	511·90
2. By tenant	..	..	17	245·21	17	245·21
3. By self and tenant ..	..	..	..	..	..	..
Holdings between 20 and 50 acres—						
1. By self	22	635·84	18	599·65	40	1,235·49
2. By tenant	1	23·16	8	217·90	9	241·06
3. By self and tenant ..	..	..	..	..	..	..
Holdings between 50 and 100 acres—						
1. By self	9	554·96	2	143·81	11	698·77
2. By tenant	..	..	5	285·09	5	285·09
3. By self and tenant ..	..	..	..	..	..	..
Holdings above 100 acres—						
1. By self	1	122·49	..	..	1	122·49
2. By tenant	..	..	1	100·65	1	100·63
3. By self and tenant ..	..	..	..	..	..	..
Holdings of all kinds—						
1. By self	123	1,996·73	62	1,110·71	185	3,107·44
2. By tenant	20	54·87	50	934·58	70	1,009·45
3. By self and tenant ..	..	..	..	..	..	..

Out of 255 owners of land, 185, i.e., 72 per cent cultivate their own lands and 70, i.e., 28 per cent lease out for cultivation; and an extent of 1,009·45, i.e., 24 per cent of the total cultivable land is leased out for cultivation.

It is also seen that 50 out of 112, i.e., 45 per cent of the inam-holders have leased out their lands for cultivation and that only 20 out of 123, i.e., 16 per cent of the jirayati-holders have leased out their lands for cultivation.

The total area of the village is 4,736 acres.

The number of pattas in the village is 255.

Therefore the average area per holding is 18·6 acres.

The total area of cultivable land is 4,117 acres.

Therefore the average cultivable area per holding is 16·15 acres.

CHAPTER III.

Agriculture—Special.

(Details of six holdings.)

1. *Holding 5 acres—*

The owner of this land is a female and has 5 acres of dry land and raises on it the mixed crop of cotton and korra. She does not cultivate any other lands. She has a sundry shop in the village.

Income of lands—

	Rs.	A.	P.
Cotton 24 maunds	90	0	0
Korra 15 kadavas	33	12	0
Korra straw, two bandies at Rs. 5 per bandy ...	10	0	0
Total ...	139	12	0

Expenditure on land—

	Rs.	A.	P.
Ploughing (2 acres only ploughed)	2	0	0
Use of guntaka for clearing stubble at Re. 1 per acre.	5	0	0
Sowing at Re. 1 per acre	5	0	0
Interploughing at Re. 1 per acre	5	0	0
Weeding	3	0	0
Seeds cotton 5 dadayams (3 dadayams per rupee) ...	1	10	8
Korra (5 seers)	0	8	0
Harvesting korra—5 coolies at As. 4 per head ...	1	4	0
Harvesting cotton 4 maunds	16	0	0
Taxes	8	0	0
Total ...	47	6	8

Therefore the net profit is Rs. 91-5-4.

She has no bulls and no implements but does cultivation by hire of bulls and implements and the charges for ploughing are noted above for the hire of bulls and implements and for the coolie at the rate of Re. 1 per acre. She has not used any manure for the crops.

She gets about Rs. 100 from the sundry shops. Her family consists of herself, her husband and is alive but they have not been living together. He left her for good and gave her Rs. 400 for her maintenance and with the amount she purchased five acres of land. She opened the sundry shop by getting articles on credit from a merchant of Bellary and by paying the price to him after a week or fortnight. She has got jewellery made for about Rs. 200 with the excess agricultural income. She has only a debt of Rs. 100 taken from Government in the year 1921. She does not borrow anything for cultivation expenses. She gets on with the income derived by her sundry shop and by her agriculture. She sells korra in her sundry shop in retail to the local consumers at the rate of 12 seers per rupee. She takes cotton to Bellary market and sells to dalalidars.

Her property		Debts.	Annual income.		Annual expense.			
	Rs.	Rs.		Rs. A.		Rs.	A.	P.
Land ..	400	100						
House ..	100		Agricultural.	139 12	Agricultural.	47	6	8
Movable ..	200		Sundry shop.	100 0	Foods, etc.	60	0	0
	700			239 12		107	6	8

She can have a net saving of Rs. 132-5-4 per year. She has invested the excess income in the purchase of jewellery. She is likely to invest in future any excess income in the purchase of lands.

2. *Holding* 10 *acres*:—

The owner of land has 10 acres of dry land and has no wet land. He is not cultivating any cowle lands. He raises cholam in 3 acres of land and mixed crop of cotton and korra in 7 acres of land.

Income—

	Rs.	A.	P.
Cotton 35 maunds	140	0	0
Korra 21 kadavas	47	4	0
Cholam 15 kadavas	40	0	0
Korra straw 3 bandies at Rs. 5 per bandy	15	0	0
Cholam straw 2 bandies at Rs. 5 per bandy	10	0	0
Total ...	252	4	0

Expenses—

	Rs.	A.	P.
Ploughing at Re. 1 per acre (4 acres)	4	0	0
Use of guntaka for clearing stubble, etc., at Re. 1 per acre	10	0	0
Sowing at Re. 1 per acre	10	0	0
Interploughing at Re. 1 per acre	10	0	0
Weeding at Re. 1 per acre	10	0	0
Seeds—			
Cotton 7 dadayams (3 dadayams per rupee) ...	2	5	4
Korra 7 seers	0	11	6
Cholam 3 seers	0	5	4
Harvesting and threshing—			
Cotton 6 maunds	24	0	0
Korra, seven coolies at As. 4 per coolie	1	12	0
Cholam twelve ,, ,, ,, ...	3	0	0
Total ...	76	2	2
Taxes	6	0	0
Total ...	82	2	2

Therefore the net profit is Rs. 170-1-10.

He has no bulls and implements but does cultivation by hire of bulls, implements and coolies and he pays Re. 1 per acre for them which is the standard rate in this village. He has not used any manure for his fields. As he has no bulls all the straw was sold. He does also coolie work and two members in his family do coolie work. All of them earn about Rs. 50 per year. He is a Satani by caste. He does puja in a temple in a neighbouring village—Byradevanahalli—and gets about Rs. 100 per annum. Some one or other in the family goes out to houses for begging alms and they get about Rs. 50 per annum. He has taken a loan from Government for Rs. 200 and Rs. 100 from a ryot.

His family consists of five males and four females; of the males, three are adults and of the females two are adults. The five adults are earning members and the remaining four are dependants.

His property.	Rs.	Debts.	Rs.	Annual income.	Rs.	A.	Annual Expenses.	Rs.	A.	P.
Lands ..	800	200		Agricultural.	252	4	Agricultural.	82	2	2
House ..	200	100		Coolie ..	50	0	Family expenses.	350	0	0
	1,000	—		Puja ..	100	0		432	2	2
		300		Begging ..	50	0				
					452	4				

He has only a net saving of Rs. 20-1-10 per year. He may have something more if he does more coolie work or if his crops give a better yield. He has no moneys to be invested. He uses korra for his family consumption. He sold cotton and cholam to a local merchant at the prevailing

market rate in the village. He sold the korra and cholam straw to a local big ryot.

Ediga agriculturist.—The owner of the land has 20 acres of dry land.

Ediga agriculturist.—The owner of the land has 20 acres of dry land. He has no wet land. He is not cultivating any cowle land. He has a plough but only one bull.

He raised the mixed crop of cotton and korra on 15 acres and cholam on 5 acres.

	Rs.	A.
Income—		
Cotton, 75 maunds	300	0
Korra, 30 kadavas	65	0
Cholam, 25 ,, ...	52	8
Korra straw, 4 bandies	20	0
Cholam straw 3½, bandies	17	8
Total ..	455	0

Expenses—

Ploughing, guntaka sowing and interploughing. — All this is done with his bull and another bull borrowed from his friend; he lends his bull to him in return. And he does coolie in all these operations but does not engage coolies. The coolie charge may be estimated at 4 annas per acre under each item. Hence.

	Rs.	A.
Ploughing	5	0
Using guntaka for clearing of stubble	5	0
Sowing	5	0
Interploughing	5	0
Weeding at Re. 1 per acre	20	0
Bull (depreciation $\frac{1}{10}$ of Rs. 100, the cost price of the bull)	10	0
Fodder for bull	30	0
Seeds—		
Cotton, 15 dadayams	5	0
Korra, 15 ,, ...	1	8
Cholam, 5 seers	0	8
Harvesting and threshing—		
Cotton, 12½ maunds	50	0
Korra, 15 coolies at 4 annas	3	12
Cholam, 20 coolies at 4 annas	5	0
Taxes	20	0
Total ..	165	12

Net profit is Rs. 289-4-0.

He has not used any manure for his fields. Most of the straw he used as fodder for his bull. He does no coolie work. He has invested Rs. 700 on money-lending business and gets Rs. 84 per year by way of interest He has no debts.

His family consists of himself, his wife and his mother. He and his mother work in the field. His wife is young and does no work in the fields yet.

He got the cotton ginned in the Bellary mill and sold the lint to a dalalidar. He took back the cotton seeds which he used partly as fodder for his bull and partly as seeds for the next crop. He paid Rs. 5 for ginning one naga of lint (12 maunds). He paid Rs. 2 for conveyance charges for one naga of cotton from the village to the Bellary gin. He got 14 maunds of lint and 34 maunds of cotton seeds out of 48 maunds of cotton. One maund of cotton is worth Rs. 4 and one maund of lint is worth Rs. 15 or Rs. 16 and one maund of cotton seed is worth Re. 1.

He used korra for his family consumption and for coolie charges. He sold cholam to a dalalidar at Bellary.

His property.		Debts taken.	Annual income.		Annual expenditure.	
	Rs.			Rs.		Rs. A.
Lands ..	1,000	Nil.	Agricultural ..	455	Agricultural ..	165 12
House ..	500	loans given Rs. 700	Interest ..	84	Family ..	180 0
Bull ..	100			539		345 12
Movables ..	2,000					
	3,600					

He has a net saving of about Rs. 193-4-0. He has been doing money-lending business. He has not invested any moneys in the savings bank.

4. *Holding 40 acres:—*

The owner has 39 acres of dry land and 1 acre of wet land. He also cultivates on lease 29 acres of dry land and 1 acre of wet land. He raises paddy on wet lands, cholam on 25 acres of dry land and mixed crop of cotton and korra in the remaining 33 acres.

			Rs.	A.	P.
Income—					
Cotton 215 maunds	.. ..		860	0	0
Korra 86 kadavas	.. ..		193	8	0
Cholam 100 ,,	.. ..		250	0	0
Paddy 100 ,,	.. ..		250	0	0
Korra straw	15 bandies		75	0	0
Cholam ,,	12		60	0	0
Paddy	6		30	0	0
			1,718	8	0

Expenditure—

Ploughing.
Using guntaka.
Inter-ploughing.
Sowing.

He has got four bulls and two he-buffaloes and three ploughs. He also got two farm-servants. He does ploughing, levelling, sowing and inter-ploughing with the aid of his own bulls, ploughs, and farm-servants, without hiring any cattle or implements.

	Rs.	A.	P.
Four bulls cost Rs. 300 (depreciation)	30	0	0
He-buffaloes Rs. 100 (depreciation)	10	0	0
Ploughs three; 84 seers to blacksmith	6	0	0
Ploughs 84 seers to blacksmith	6	0	0
Farm-servants (two) they are paid Rs. 150; they do also some domestic work; the field work may be estimated to be 2/3rds of the whole labour	100	0	0
Inter-ploughing 4 annas per acre on account of extra number of coolies	17	8	0
Weeding other than paddy at 8 annas per acre ...	34	0	0
Weeding for paddy fields	20	0	0
Fodder for bulls and he-buffaloes	150	0	0
Manure for dry fields	10	0	0
Manure for paddy fields	10	0	0
Water, for paddy fields by excavating the channel every year	10	0	0
Seeds—			
Paddy 80 seers	8	0	0
Cotton 43 dadiyams	14	0	0
Korra 43 seers	3	8	0
Cholam 25 seers	2	8	0

	Rs.	A.	P.
Harvesting and threshing—			
Paddy 2¼ seers per head—60 coolies	11	0	0
,, 5 seers per head—20 coolies	7	0	0
Cotton 36 maunds	144	0	0
Korra 43 coolies at 4 annas	10	12	0
Cholam 100 coolies at 4 annas	25	0	0
	629	4	0
Taxes	55	0	0
Lease amount	60	0	0
	744	4	0

Therefore net profit is Rs. 974-4-0.

His family consists of three males and four females; all the males are adults; only one female is an adult; the other females are children and dependants. He got the cotton ginned in Bellary mill at Rs. 5 per naga (12 maunds of lint) and sold the lint to Bellary dalalidar. The conveyance charge for one naga cotton is Rs. 2. One naga cotton is 48 maunds when ginned becomes converted to 14 maunds of lint and 34 maunds of cotton seeds. He took back the cotton seeds for fodder for his cattle and for seeds for next cotton crop. Generally the price of one maund of cotton is Rs. 4, the price of one maund of lint is Rs. 15 and the price of one maund cotton seeds is Re. 1. He used paddy and korra for his family consumption and for coolie charges. He kept back 25 kadavas of cholam for his use and sold the remaining 75 kadavas of cholam to the dalalidar at Bellary. The dalalidar took commission of 6 pies per rupee of cholam and of cotton.

He has no debts. He gets an annual income of about Rs. 200 on account of having a share in toddy and arrack shops. He gave a loan of Rs. 200 and purchased a land worth about Rs. 1,500 in Siruguppa taluk about two years back.

Total property.	Rs.	Debts taken.	Annual income.	Rs.	A.	Annual expenditure.	Rs.	A.
Lands ..	3,000	Nil.	Agricultural.	1,718	8	Agricultural.	744	4
House ..	1,000	Loans given	Toddy ..	200	0	Food, etc.	400	0
Cattle ..	400	Rs. 200.	Interest ..	24	0		1,144	4
Movables ..	600		Lease on Sirugappa lands.	100	0			
	5,000			2,042	8			

He has a net saving of Rs. 898-4-0 per year. He has invested the excess income in the purchase of land. He has recently constructed a house worth about Rs. 1,500. He has not invested any moneys in the bank.

5. *Holding 80 acres*:—

Kapu agriculturist.—The holder has 80 acres of dry land. He has no wet land. He raises the mixed crop of cotton and korra in 50 acres and cholam in 30 acres of land. He does not cultivate any cowle land. Now and then he raises groundnut crop.

	Rs.	A.
Income—		
Cotton, 250 maunds	1,000	0
Korra, 150 kadavas	337	8
Cholam 120 ,, ...	300	0
Korra straw, 16 bandies	80	0
Cholam straw, 8 bandies	40	0
	1,727	8

Expenditure—

Ploughing using guntaka, sowing interploughing.

The holder has got 4 bulls, 2 ploughs, and 2 farm servants. He does ploughing, guntaka sowing and inter ploughing with the aid of his own bulls and farm servants without Cattle and implements. He has to engage some extra coolies for interploughing and for weeding.

	Rs.	A.
Four bulls (cost Rs. 600) depreciation	60	0
Two ploughs, 56 seers to carpenter	8	0
,, 56 ,, blacksmith		
Two farm servants (they are paid Rs 150, they do some domestic work, the field work may be estimated at two-thirds of the whole labour	100	0
Interploughing—4 as. per acre on account of extra coolies engaged	20	0
Weeding 8 as. per acre	40	0
Fodder for bulls	120	0
Manure—20 bandis	20	0
Seeds—Cotton 50 dadayams	16	8
Korra 50 seers	4	0
Cholam 30 seers	3	0
Harvesting and threshing—		
Cotton 40 maunds	160	0
Korra 50 coolies at 4 as.	12	0
Cholam 120 coolies	30	0
	594	0
Taxes ..	75	0
	669	0

Therefore the net profit is Rs. 1,757-8-0 —669=1,088-8-0.

He sold the cotton ginned in Bellary mill and sold the lint to a dalalidar who took a commission of 6 pies. The ginning charge per naga is Rs. 5 of lint and the charge of conveyance is Rs. 2 per naga of cotton.

He did not sell korra but used it for family consumption and for coolie charges. Out of 120 kadavas of cholam he sold 100 kadavas to a Bellary dalalidar who took commission of 6 pies per rupee and used the remaining stock for his family consumption. His family consists of three males and one female; of them, only one is a male child, the others are adults. He has no debts. He has exeess income and invests about Rs. 4,000 in money-lending business and gets annually about Rs. 400. He got a house constructed worth about Rs. 3,000 last year. He has got jewellery worth about Rs. 4,000.

Total property.	Rs.	Debts.	Annual Income.	Rs.	A.	Annual expenditure.	Rs.
Lands ..	8,000	Nil.	Agricultural.	1,757	8	Agricultural.	669
House ..	3,000	Loans given Rs 4,000.	Interest ..	400	0	Food, etc. ..	300
Cattle ..	600						
Movables	4,000			2,157	8		969
Cash ..	4,000						
	19,600						

Therefore he has a net saving of about Rs. 1,188-8-0 per year. He purchased lands worth about Rs. 2,000 about two years back. So he has been investing his excess income in the purchase of land in the construction of a house, in the making of jewellery and other money-lending business and has not invested anywhere in any bank.

6. *Holding—110 acres—Kapu—Agriculturist.*—The holder owns 108 acres of dry land and 2 acres of wet land. He also cultivates on lease 20 acres of dry land. He raises paddy on the 2 acres of wet land, groundnut on 10 acres

of land, korra on 18 acres of dry land, cholam on 50 acres of dry land, cotton on 20 acres of land and the mixed crop of cotton and korra on 30 acres of land. He raised kusuma in cholam crop and horsegram in cotton crop.

Income—

	Rs.	A.	P.
Paddy, 100 kadavas	250	0	0
Groundnut, 30 maunds	450	0	0
Korra (18 seers), 150 kadavas	337	8	0
Cholam (50 acres), 250 kadavas	625	0	0
Cotton, 20 acres, 140 maunds	560	0	0
Cotton (mixed), 30 acres, 150 maunds	700	0	0
Korra, mixed, 30 acres, 90 kadavas	202	8	0
Paddy straw, 4 bandis	20	0	0
Korra straw, 24 bandis	120	0	0
Cholam straw, 20 bandis	100	0	0
Kusuma, 20 kadavas	50	0	0
Horsegram, 3 kadavas	10	0	0
Total ...	3,425	0	0

Expenditure.—He has got 6 bulls and 2 he-buffaloes, 4 ploughs and 4 farm-servants. He does ploughing, guntaka, sowing, interploughing with his own bulls, implements and farm-servants. He engages some extra coolies for interploughing.

	Rs.	A.	P.
Six bulls (cost Rs. 900), depreciation	90	0	0
Two he-buffaloes, cost Rs. 100, depreciation	10	0	0
Four ploughs, 112 seers, carpenter	8	0	0
Do. 112 blacksmith	8	0	0
Farm-servants—they are paid Rs. 400. They do domestic work. They are boys. The field work may be estimated at two-thirds of the total labour.	266	10	8
Interploughing 4 annas per acre on account of extra coolies	32	0	0
Weeding—			
Paddy	20	0	0
Other crops	128	0	0
Fodder for bulls	240	0	0
Manure, 50 bandis	30	0	0
Seeds—			
Paddy (80 seers)	8	0	0
Groundnut (300 seers)	60	0	0
Korra (48 seers)	4	0	0
Cholam (50 seers)	5	0	0
Cotton (60 dadayams)	20	0	0
Kusuma	0	8	0
Horsegram	0	4	0
Harvesting and threshing—			
Paddy, 60 coolies and 2½ seers at 14 seers per rupee ...	11	0	0
Threshing, 20 coolies at 5 seers per rupee	7	0	0
Groundnut harvesting, 5 coolies per acre at 4 annas.	50	0	0
Picking up, 5 coolies per acre at 4 annas		...	
Winnowing, 5 coolies per acre at 8 annas		...	
Korra, 1 coolie per acre	12	0	0
Cholam, 4 coolies per acre	50	0	0
Cotton, 48 maunds	192	0	0
Kusuma, 20 coolies	5	0	0
Horsegram, 4 coolies	1	0	0
	1,261	6	8
Taxes	100	0	0
Lease amount	30	0	0
Total ...	1,391	6	8

Net profit is Rs. 3,425-0-0 — Rs. 1,391-6-8 = Rs. 2,033-9-4.

He uses paddy and korra for family consumption. He used a portion of korra for coolie wages. About 30 kadavas of cholam he used for his family consumption. The remaining cholam he sold in Bellary to a dalalidar who took a commission of 6 pies per rupee. He got the cotton ginned in the Bellary mill and sold the lint to a dalalidar who took a commission of 6 pies per rupee. He paid Rs. 2 for one naga of cotton towards conveyance charges and Rs. 5 for one naga of lint for ginning. He sold the lint at Rs. 15 per naga to a dalalidar. He sold groundnut to the Bellary dalalidar at Rs. 1-8-0 per maund, the dalalidar took a commission of 8 pies per rupee and the dalalidar deducts from the amounts of the sale-proceeds one month's interest and the sale-proceeds and pays only the balance and the dalalidar appropriates that one month's interest to himself.

His family consists of three males and three females, of them one is a male child and one is a female child, the remaining four all adults, the female adults do not work.

He has given loans (i)—

Rs. 200 at Rs. 1-4-0 per mensem interest.
* ,, 150 at ,, 1-8-0 ,,
,, 60 at ,, 1-8-0 ,,
,, 30 at ,, 1-8-0 ,,
,, 60 at ,, 2-8-0 ,,

He purchased lands worth about Rs. 1,500 about two years back.

Total property.		Debts taken.		Annual income.			Annual expenditure.			
		RS.			RS.			RS	A.	P.
Lands	6000	1,000	Agricultural ..		3,425	Agricultural	..	1,391	6	8
House	500	400	Interest ..		100	Interest	..	150	0	0
Cattle	1000 Interest on *	500								
					3,525	Food, etc.	..	300	0	0
		1,900								

* Loans given.

He has a net savings of about Rs. 1,683-9-4. The excess income he has been investing in the purchase of lands. He has not invested any monies in any bank.

Chapter IV.

Industries.

There are no workshops or factories in the village. But there is the cottage industry of weaving. There are eight families who do this work and there are twenty looms. They weave only bed-sheets.

Two persons who are engaged in this profession have been examined. They generally purchase at the rate of one bundle of yarn for one week for one loom from a Bellary marwadi-sowcar on loan. They purchase yarn of count 10½ for about Rs. 5-8-0. That yarn gives him 3½ bed-sheets. Out of the two persons examined one says that he has got four looms, and for the four looms he purchases five bundles of yarn every week. They pay the cost with interest a fortnight or two after the purchase; they have got running account with the marwadi-merchant. The difference in price between the cash purchase and the credit purchase is 1 anna to 2 annas per bundle of yarn; the marwadi-merchant also charges interest at Re. 1 per cent per month. So for every bundle of yarn, the loss to the weaver by purchasing from the marwadi-merchant is at least 1 anna (difference in price) plus 1 anna (interest on Rs. 5-8-0), i.e., 2 annas. The person who has got four looms purchases nearly 200 bundles worth about Rs. 1,100 and it is said that the remaining persons in the village purchase about 800 bundles of yarn. Therefore for the 1,000 bundles of yarn purchased in the village, they are sustaining a loss of about Rs. 125 on the whole per year.

For one bundle of yarn they make three bed-sheets. Each bed-sheet is sold for about Rs. 2-4-0. In addition to the cost price of yarn the weaver has to spend the following items before the bed-sheets are brought for sale:—

	Rs.	A.	P.
Cost of yarn	5	8	0
Ganji	0	3	0
Coolie charges	1	8	0
Total ...	7	3	0

Three and a half bed-sheets are sold for about Rs. 7-14-0.

So he has a net saving of 11 annas per bundle of yarn. But generally the weavers and their females work at the looms and do not employ coolies. In the case of such persons, the profit is Rs. 2-3-0 per bundle of yarn.

They sell the bed-sheets to any cloth merchant who pays them the highest price. They sell in bundles of eight bed-sheets. They go every Friday to the Bellary shandy and sell them there. After the sale on Friday in Bellary, they repay the debt due to the yarn merchant and take fresh yarn from him on loan. They sell direct to the merchant and not through any middleman. They do not require any capital as the marwari merchant is giving yarn as a loan and as they repay the loan off and on, out of the sale proceeds of the bed-sheets.

The village has no blacksmith or potter. The goldsmith makes jewels out of the gold or silver supplied to him by the merchants of the village. He does not invest any capital and does not require any middleman for the disposal of any manufactured article.

Chapter V.

Finance.

Remittance.—Money can be remitted by—

(*a*) Postal money order.

(*b*) Telegraphic money order.

(*c*) Insurance.

(*d*) Messenger.

There is no post office or telegraphic office in the village. If any person of the village wants to send money either by postal money order or telegraphic money order or by insurance he himself goes or sends a messenger to Bellary post office or telegraphic office. But if any person of the village were to receive any money by postal money order he gets it from Moka, a village about six miles from this village; but if he were to get any money by telegraphic money order or by insurance he should get it from Bellary. Most of the monetary transactions of the village are with the residents of Bellary town and are always carried on either in person or by agent or messenger.

Financing agencies.—The financing agencies of the village are: (1) co-operative credit society, (2) Government, (3) ryots of the village, (4) merchants of the village, and (5) merchants (dalalidars of Bellary town). There is only one item of Rs. 500 borrowed from the ryot of another village and an item of Rs. 3,000 borrowed from a merchant of another village.

Co-operative credit societies.—One share is worth Rs. 5 either the whole amount of Rs. 5 is to be paid at the beginning or Re. 1 is to be paid at the time of allotment and Rs. 4 to be paid at the time of the first repayment. The maximum share capital is Rs. 5,000 with 1,000 shares of Rs. 5 each. The maximum borrowing power of the society is Rs. 13,000 and maximum borrowing power of the individual is Rs. 750. For every share, the loan that can be taken is Rs. 50. The interest which the members have to pay is Rs. 9-6-0. The interest which the society has to pay to the Central Bank is 8 per cent. The Central Bank from which the society borrows is the Hospet Central Bank.

The society was registered on 6th January 1919 and started working from 9th October 1929 with 22 members and a share capital of Rs. 26. Of these 22 members 11 are agriculturists and 11 are persons who derive their income partly from agriculture and partly from other sources. Twenty are non-Brahmans, one is a Brahman and one is an Adi-Andhra.

Till 1925-26 the number of members continued the same; there were no admissions or removals for six years. In the seventh year, i.e., 1925-26, there were nineteen removals, there were only three members at the end of that year. In 1926-27, 37 persons joined as members and two were removed; the number of members at the end of the year was 38; and the same number continues till now. All the 38 persons are non-Brahman Hindus, of them 37 are cultivating landholders and one is a non-cultivating landholder.

The loans taken by the members are given below and arranged according to the amounts taken.

Year.	Loans not exceeding Rs. 50.		Exceeding Rs. 50 but not exceeding Rs. 100.		Exceeding Rs. 100 but not exceeding Rs. 250.		Exceeding Rs. 250.		Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
1919-20 ..	15	750	4	400	..	..	..	..	19	1,150
1920-21 ..	1	45	..	..	..	..	..	..	1	45
1921-22 ..	3	125	..	..	..	..	..	..	3	125
1922-23 & 1923-24	No loans taken.									
1924-25 ..	1	50	1	73	..	..	..	..	2	123
1925-26 ..	No loans taken.									
1926-27 ..	14	460	7	510	6	830	6	2,530	33	4,330
1927-28 ..	3	90	1	60	..	..	..	..	4	150
1928-29 ..	No loans taken.									

All the loans taken in the years 1919-20 and 1926-27 were taken for periods exceeding two years and not exceeding five years; the one loan taken in the year 1920-21 was taken for a period exceeding one year and not exceeding two years and all the loans taken in the years 1921-22, 1924-25 and 1927-28 were taken for a period not exceeding one year.

Two loans to an amount of Rs. 150 taken in the year 1919-20 and all the 33 loans to an amount of Rs. 4,330 taken in the year 1926-27 were taken on mortgage; all the remaining loans were taken on the security of sureties, no loans were disbursed on the security of the produce.

The loans are arranged below according to the purpose for which they were taken:—

Year.	For seeds, manure and implements.		For purchase of cattle.		For articles of handicraft.		Total (productive) loan.		For liquidation of prior debts.		Grand total.	
	Number.	Amount.	Number.	Amount	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
1919-20 ..	1	60	1	50	..	..	2	100	17	1,050	19	1,150
1920-21 ..	1	45	..	..	..	..	1	45	..	..	1	45
1921-22 ..	3	125	..	..	..	..	3	125	..	..	3	125
1922-23 & 1923-24	Nil											
1924-25 ..	2	123	..	..	..	..	2	123	..	..	2	123
1925-26 ..	Nil.											
1926-27 ..	11	360	..	..	2	100	13	460	20	3,870	33	4,330
1927-28 ..	..	..	..	..	..	..	..	..	4	150	4	150
1928-29 ..	Nil.											
Total ..	18	703	1	50	2	100	21	853	41	5,070	62	5,923

It is seen that most of the loans were taken for the liquidation of prior debts and for agricultural expenses.

The following statement shows the working capital of the society during the several years:—

Year.	Number of members.	Working capital.				Loans disbursed during the year.		Number.	Debts not paid within prescribed time.
		Share capital.	Reserve fund.	Outstanding loans borrowed.	Total.	Number.	Amount.		
			Rs A		Rs A				Rs. A. P.
1919-20 ..	22	26	..	1,000	1,026 0	19	1,150	..	..
1920-21 ..	22	26	..	1,000	1,026 0	1	45	51	12 5 6
1921-22 ..	22	33	..	685	718 0	3	125	182	17 12 0
1922-23 ..	22	39	..	673	712 0	..	..	261	43 15 0
1923-24 ..	22	39	..	475	512 0	..	..	240	52 12 0
1924-25 ..	22	39	..	408	447 0	2	123	139	52 13 8
1925-26 ..	3	4	..	103	107 0	..	..	..	..
1926-27 ..	38	856	..	4,000	4,856 0	133	4,330	..	..
1927-28 ..	38	856	..	3,166	4,022 0	4	150	..	..
1928-29 ..	38	856	38 7	2,089	2,983 7	..	..	174	20 4 0

Government.—Two kinds of loans called takavi loans were granted to the ryots of the village by Government in the years 1921, 1924 and 1927. One is under Land Improvement Loans Act and the other is under the Agriculturists Loans Act. The loans under Land Improvement Loans Act are for: (1) the removal of nuth and other noxious vegetation, (2) for the raising of bunds, and (3) for reclaiming waste lands, and (4) for the sinking

of wells. The loans under the Agricultural Loans Act are only for the purchase of fodder. The amount of loan given by Government for this village was Rs. 9,725 as shown below:—

		Rs.
1921	... ...	3,325
1924	... ...	3,150
1927	... ...	3,250
	Total ...	9,725

Out of this amount, an amount of Rs. 2,425 was repaid by the ryots in instalments. The loans taken for several purposes are shown below:—

	Rs.
(1) For removal of nuth and noxious vegetation	2,200
(2) For the raising of bunds	1,480
(3) For reclaiming waste lands	3,735
(4) For the purchase of fodder	1,460
(5) For the sinking of irrigation wells	850
Total ...	9,725

The amounts have to be repaid in instalments. Generally the instalments for the removal of nuth, for raising bunds and for reclamation are ten, those for the purchase of fodder are five and those for the sinking of wells are eight. Collections were made only in the years 1922 and 1925, but collections were not made in subsequent years but were suspended on account of unfavourable season and failure of crops.

There are seven ryots of the village who have been lending out monies at rates of interest ranging from Re. 1 to Rs. 2-8-0. Three of them are brothers and cousins. They have got a capital of Rs. 5,000 and Rs. 4,000. All these amounts are the self-acquired properties of the several ryots; they make net profits out of their agricultural operations by dint of their personal services towards field labour and by spending money very carefully for domestic expenditure. There are two other ryots and with a capital of Rs. 6,000 and the other with a capital of Rs. 15,000. There are three Vaisyas who have got sundry shops in the village and who do this money-lending business with rates of interest ranging from Re. 1 to Rs. 2-8-0. One of them is a woman and has got a capital of about Rs. 2,000 from her deceased husband, the other two have each got capital of Rs. 5,000; these amounts are partly self-acquired and partly ancestral. There are no professional money-lenders in the village. The Bellary sowcar has invested an amount of Rs. 15,778 in lending money to the ryots of this village.

Outside financing agencies.—There are no persons who come from other districts to this village and finance them for agricultural operations. But some persons of Nellore district visit the village with bulls in the months of November and December and give bulls on loans to be repaid in three instalments. The first instalment has to be paid in the succeeding March and the other two instalments to be paid in the month of March of the next two succeeding years.

Generally the price of the bulls so sold is nearly 1½ times their market price for cash payment. Poor ryots who cannot afford to get loans from the Bellary sowcar or the local money-lender go in for the purchase of bulls on this instalment system. Ryots who can afford to get loans from other financing agencies prefer to purchase on cash payment as it is more profitable in the long run. The vendors of bulls bring with them stamped paper and execute the necessary documents at the time of settling the bargain; the value of the stamped paper has to be paid by the purchasing ryot. They do not levy any interest as interest is included in the sale price. If a pair of bulls is worth Rs. 300 for cash payment the amount for which they sell in instalment is Rs. 450 which has to be repaid in three instalments of Rs. 150 each, the last instalment has to be paid after two years and three months.

If the amount of Rs. 300 is borrowed from a money-lender at the rate of interest of Re. 1 per cent per month and if the pair of bulls is purchased with that amount the ryot has to incur loss of interest on Rs. 300 for two years, three months at Re. 1 per mensem per cent, i.e., Rs. 81. If he has to pay in instalments he has to pay—

	Rs.
Rupees 150 and interest on Rs. 150 for two years	36
Rupees 150 and interest on Rs. 150 fer one year	18
Rupees 150	
i.e., Rs. 450 plus 54	504

The net profit for a cash purchaser is 504—381. i.e., Rs. 123.

The amount of instalments due to the cattle traders from the ryots of the village is at least estimated to be Rs. 500. The instalments due to the cattle dealers are being paid by the ryots regularly, if the instalment is not paid by any ryot the vendor of the bulls sits at his house and takes his food at the cost of the ryot till the instalment due has been paid in full; thus for the recovery of the instalments due in the village the cattle dealers have not gone till now to any civil court.

Recovery of loans.—As regards loans taken from Government, collections were made by the munsif of the village according to the instalments due in the years when they have to be collected; the munsif says that they were collected without difficulty. But in the subsequent years Government suspended the collection. As regards loans taken from the co-operative credit society and those taken from the local ryots and merchants, there were no suits filed for the recovery of the amounts. There is no difficulty experienced by any of the financing persons in recovering loans given by them.

Chapter VI.

Indebtedness.

The total outstanding debt of the village as arrived at from the present investigation is Rs. 52.944; the details of the outstanding debt are given below:—

	Rs.	A.	P.
Registered mortgages	8,200	0	0
Unregistered bonds	14,916	0	0
Pro-notes	17,080	0	0
Hand loans	2,082	0	0
Pledges	100	0	0
Instalments due on purchase of bulls	500	0	0
Co-operative society, Rs. 2,706; surety, Rs. 60; total.	2,766	0	0
Takavi loans from Government	7,300	0	0
Total ...	52,944	0	0

There are not many pledges in the village and no definite figures are available for the pledges of movable property; but on local enquiry it is found that the amount may be roughly fixed at Rs. 100. Bulls to the value of Rs. 1,500 were purchased and two instalments were already paid; hence the amount of Rs. 500 is arrived at as the sum due on account of that item.

The amount due to the co-operative society is about 5 per cent. The amount due to Government is about 14 per cent. The amount borrowed from private parties is 81 per cent.

The amount secured by property is—

	Rs.	A.	P.
Registered mortgages	3,200	0	0
Pledges	100	0	0
Co-operative credit society	*2,706	0	0
Takavi loan	7,300	0	0
Total ...	18,306	0	0

* About 35 per cent.

The amount not secured by property is:—

	Rs.	A.	P.
Unregistered bonds	14,916	0	0
Pro-notes	17,080	0	0
Hand loans	2,082	0	0
Instalments due to cattle dealers	500	0	0
Co-operative credit society (surety)	60	0	0
Total ...	†34,638	0	0

† About 65 per cent.

The outstanding mortgage debts, pro-note debts, etc., taken from private parties are shown below according to the agency which has advanced the moneys:—

	Ryots.		Merchants.		Professional money-lenders.	
	In the village.	Outside village.	In the village.	Outside village.	In the village.	Outside village.
	Rs.	Rs.	Rs.	Rs.		
1. Mortgages ..	2,002	500	5,698	..	..	..
2. Unregistered bonds ..	14,916	..	..	..	..	..
3. Pro-notes ..	302	..	1,000	15,778	..	..
4. Hand loans ..	1,082	..	1,000	..	..	..
5. Pledges ..	100	..	..	..	..	..
6. Instalments due to cattle dealers. .	..	..	..	500	..	..
Total ..	18,402	500	7,698	16,278	.	..

	Rs.
The amount due to persons in the village is to ryots ...	18,402
merchants ...	7,698
Total ...	26,100

i.e., 61 per cent of the amounts due to private persons, i.e., 49 per cent of the total debts of the village.

The amount due to persons outside the village is to ryots ...	500
merchants ...	16,278
Total ...	16,778

i.e., 39 per cent of the amounts due to private persons, i.e., 32 per cent of the total debts of the village.

Of this the amount of Rs. 12,778 is due to the Bellary sowcar; it is 24 per cent of the total debts of the village.

The number of persons and the amount of loans taken are shown below according to the profession of the borrowers:—

	Number of persons.	Amount taken.
		Rs.
Agriculturists	92	39,383
Labourers	32	2,341
Merchants	5	7,000
Weavers	5	760
Others	4	3,960
Total non-agriculturists	46	13,561
Agriculturists and non-agriculturists ..	138	52,944

Of the four persons shown against others, one is a Goldsmith, one is a Brahman, one is a Washerman and the fourth is a Muhammadan. The total outstanding debt of the village is Rs. 52,944.

The number of families in the village is 214.

Therefore the average debt of a family is Rs. 52,944/214, i.e., Rs. 247-6-4

The number of families in debt is 138.

Therefore the average debt of a family in debt is Rs. 52,944/138, i.e., Rs. 383-10-5.

The number of pattas in the village is 255.

Therefore the average debt of a pattadar is Rs. 52,944/255, i.e., Rs. 207-10-0.

The extent of cultivable area is 4,116·89.

Therefore the average debt per acre of cultivable land is Rs. 52,944/41,117, i.e., Rs. 12-13-9.

The average gross yield per acre of cultivable land is Rs. 18-4-6.

Therefore the average debt per acre of cultivable land is Rs. 12-13-9.

The average gross yield per acre of cultivable land, is Rs. 18-4-6.

i.e., Rs. 2,469/3,510, i.e., nearly 7/10.

The total land revenue of the village is Rs. 3,789·9.

Therefore the total debt of the village is 52,944/3790, i.e., nearly 14 times the total land revenue of the village.

But the settlement assessment of the village is only Rs. 3,232-15-6.

Therefore the total debt of the village is 52,944/3,790, i.e., nearly 14 times the settlement assessment of the village.

The total value of all the properties of all the residents in the village is estimated to be Rs. 2,97,851. Therefore the total debt of the village is nearly one-sixth of the total value of the properties.

The number of agricultural families in debt is 92 out of 120, i.e., 77 per cent.

The number of agricultural families free from debt is 28 about 23 per cent.

The number of non-agricultural families in debt is 46 out of 94, i.e., 49 per cent.

Number of non-agricultural families free from debt is 48, i.e., about 51 per cent.

Ninety-two agricultural families are in debt to an amount of Rs. 39,383.

Therefore the average debt of an average agricultural family in the village is 39,383/120, i.e., Rs. 328-3-1.

Therefore the average debt of an agricultural family in debt is 39,383/92, i.e., Rs. 428-1-4.

Forty-six non-agricultural families are in debt to an amount of Rs. 13,561,

Therefore the average debt of an average non-agricultural family in the village is 13,561/94, i.e., Rs. 144-4-3.

Therefore the average debt of a non-agricultural family in debt is 15,561/46, i.e., Rs. 294-9-5. The outstanding debts of the village are shown below according to the purpose for which they were taken:—

——	Seeds, agricultural implements.	Purchase of cattle.	Payment of kist, etc	Land improvement.
	Rs.	Rs.	Rs.	Rs.
Registered mortgages with private parties	..	..	..	..
Unregistered bonds	..	..	..	620
Pro-notes	..	..	2,920	..
Hand loans	976	..	1,000	..
Co-operative credit loans ..	..	..	..	..
Takavi (Government) loans ..	..	..	..	3,840
Loans from Nellore merchants	..	500	..	..
Pledges	Nil.	..	..	..
Total ..	976	500	3,920	4,460

—— (1)	Handicrafts (2)	Trade (3)	Construction of house. (4)	Purchase of land. (5)
	Rs.	Rs.	Rs.	Rs.
Unregistered mortgages with private parties	..	..	..	..
Unregistered bonds	..	450	1,806	1,000
Pro-notes	..	6,000	..	2,760
Hand loans	106	..	..	..
Co-operative credit society ..	300	400	..	300
Takavi (Government) loans ..	..	..	..	..
Loans from Nellore merchants ..	..	..	..	..
Pledges	..	..	..	..
Total ..	406	6,850	1,806	4,060

——	Purchase of foodstuffs. (6)	Liquidation of prior debts. (7)	For marriage. (8)	Purchases of fodder. (9)	Total. (10)
	Rs.	Rs.	Rs.	Rs.	Rs.
Registered mortgages, etc. with private, parties ..	8,200	..	..	..	8,200
Unregistered bonds	..	10,000	950	..	14,916
Pro-notes	5,400	..	..	..	17,080
Hand loans	..	..	..	..	2,082
Co-operative credit society ..	..	1,766	..	..	2,766
Takavi (Government) loans ..	..	..	..	1,460	7,300
Loans from Nellore merchants	..	..	..	..	500
Pledges	100	..	..	..	100
Total ..	13,700	11,856	950	1,460	52,944

expenses are large and the net income is not sufficient to meet the expenses of such a large family and the crops have not been yielding properly during the past six or seven years, hence he made a number of debts with several persons. He liquidates all of them by contracting the debts in items 1 and 3. Debts in items 2 and 4 are also for family expenses, the family has to depend on foodstuffs which have to be purchased locally; they have not got sufficient produce from out of his cultivation. In addition to his debts noted above, he had to sell a portion of his lands about eight years back for meeting the family expenses. There is no possibility of his liquidating the present debts without selling a major portion of his lands if not the whole of it and if he sells away his lands and liquidates his debts he must remain without any immovable property. At present he has only 40 acres of land; and the whole extent of the land will be taken over by the mortgagees in a few years.

His property.		Debts.	Annual income.		Annual expenditure.	
	Rs.	Rs.		Rs.		Rs.
Lands ..	2,000	1,400	Agriculture.	500	Agriculture ..	300
House ..	600	150	Coolie ..	100	Family	600
Cattle ..	200	600				
Movables ..	..	100		600		900
	2,800	2,250				

So his expenditure exceeds income and he has therefore to contract debts every year his landed property has therefore been diminishing from 150 acres in the year 1920 to 40 acres in 1929; all this decrease is due to his family expenditure being in excess of the income on his lands.

7. *Ediga—Agriculturist.*—

(1) Rs. 360 from a local merchant on unregistered bond at Re. 1-2-0 per cent per mensem for purchase of land.

(2) Rs. 100 from a local ryot on unregistered bond at Re. 1 per cent per mensem for agricultural expenses.

(3) Rs. 40 hand-loans from different local ryots at Re. 1 per cent per mensem for family expenses.

He purchased wet lands of 3 acres for about Rs. 400 about three years back so he contracted the first mentioned debt. He took Rs. 100 for agricultural expenses last year and he took the hand-loans now and then for short periods.

His family consists of four males and three females. Three males and two females are adults; the other two are children, all the adults do cultivation work.

He owns 30 acres of dry land and 3 acres of wet land; he cultivates cotton, cholam and korra on the dry land and paddy on the wet land; he has taken on lease 20 acres of land; on this land also he raises cotton, cholam and korra, he pays a lease amount of Rs. 64 to the landlord.

He has paid interest on the debts but has not yet repaid any portion of the principal amounts. If the crops yield properly and are not affected adversely by bad season he can liquidate his debts.

Total property.		Debts.	Annual income.		Annual expenditure.	
	Rs.	Rs.		Rs.		Rs.
Land ..	1,800	360	Agriculture.	1,000	Agriculture ..	450
House ..	100	100			Lease amount ..	64
Cattle ..	500	40			Family	350
Movables ..	300					
		500				864
	2,700					

He has a net saving of Rs. 136 per year with which he can liquidate the debt in the course of four or five years.

Investment habits.—The residents of this village have not invested any moneys in any savings bank or in the purchase of postal cash certificates. The share money that is deposited by the members of the co-operative credit society is Rs. 256 and the members get interest on the amounts deposited by

way of share money. But this investment cannot be correctly termed as an investment out of the savings; it is more or less a compulsory deposit in the society in order to have the right of getting a loan from the society.

Some ryots and merchants have been dealing in money-lending business. The amounts so invested by the local ryots in this village is Rs. 18,402 and that invested by the local merchants in this village is Rs. 7,698. Of these persons, four have lent moneys to persons living outside the village. The amounts so invested by them are Rs. 5,000, Rs. 3,400, Rs. 1,500 and Rs. 400. A few persons have invested some moneys in the making or purchase of jewellery. The amount so invested cannot be definitely ascertained but by enquiry the amount so invested during the past ten years is about Rs. 10,000; during the past five or six years there has not been investment in jewellery on account of failure of crops; the investment of Rs. 10,000 mentioned above is therefore between 1920 and 1925.

Some of the ryots have invested some moneys in the purchase of lands. From the figures of sale of lands obtained from the Registrar's office it is seen that an amount of Rs. 1,300 was invested in the purchase of lands in the village during the years 1928-29. A ryot has purchased lands in a neighbouring village during the past year for an amount of Rs. 1,500.

PART V.

CHAPTER I.

Agricultural credit.

Agricultural credit.—It has been observed that the co-operative credit societies have not been popular with the ryots of the three villages taken up for investigation and the reasons assigned by the ryots are (*i*) misappropriation and misbehaviour of some of the persons who are in charge of the management, (*ii*) compulsory collection of instalments even during the years of failure of crops while Government have been suspending collections on such occasions, (*iii*) fear of sureties that the properties will be attached when the borrower makes default in payment, (*iv*) want of sufficiently low rate of interest, and (*v*) absence of a sufficient number of literate honorary workers.

Government have advanced moneys under the Land Improvement Loans Act and Agricultural Loans Act for land improvement and for purchase of fodder on the security of their immovable properties at rates of interest ranging from 6¼ to 7½ per cent per annum. Collections of instalments have been suspended by Government in times of failure of crops. It is said that the amounts due to Government by ryots in the taluk under the two Acts are exceedingly large and that a special staff has been working in the district to arrive at the actual figures of the amounts lent, amounts repaid and balances due from each individual ryot in all the villages.

The chief financing agencies to the agriculturists are: (1) the ryots and merchants of the village and (2) the Bellary town dalalidars. In Chaganur 61 per cent of the debts were advanced by the ryots of the village. In Y. Kaggal 46·7 per cent of the debts of the village were advanced by the ryots of the village and in Paramadevanahalli 20·9 per cent of the total debts of the village were advanced by the ryots of the village.

The Bellary town dalalidar is a familiar money-lender to many ryots of the village. He is both a money-lender and a commission agent. He generally gives loans at the commencement of the agricultural operations and take the produce of the ryots at the time of the harvest. The ryots repay the loans with interest with the sale-proceeds of the produce and take fresh loans again for the next agricultural season; thus some of the ryots have got running account with the dalalidars.

It has been noticed that most of the debts of the ryots in the three villages of investigation were taken for the purchase of foodstuffs and necessaries of life; this was said to be due to want of good crops during the previous years.

CHAPTER II.

Marketing and pooling.—Most of the produce in the village is generally taken to Bellary where the dalalidar is the immediate purchaser who takes commission. The dalalidar is generally the money-lender and one condition of his money-lending is that all the produce should be brought to him for sale.

Sometimes there is a middleman in the village between the ryot and the dalalidar of Bellary. He collects the produce from ryots of smaller holdings and takes to Bellary in large quantities and sells to dalalidars after realizing a margin of profits himself.

There is a co-operative loans and sales society at Bellary. It is doing good work by way of non-credit activities. It receives the commodities of the ryots and keeps them in direct godowns and sells them on behalf of the ryots to the actual purchasing merchants and companies without the intervention of dalalidars. The society sells the produce immediately if the ryot so chooses. But if the ryot wants the produce to be stored and sold at a later date, he is paid an advance not exceeding 60 per cent of the value of the produce interest being levied at Rs. 9-6-0 per cent per month on the amount so advanced till the commodities are sold. Most of the ryots who get their cotton ginned in the ginning factory of the Agricultural department are influenced to get their lint sold by this society. Four persons of Paramadevanahalli, fifteen persons of Chaganur and 52 persons of Yalpi-Kaggal have got their commodities sold by this society during 1928-29. An amount of Rs. 40 was advanced to a ryot of Paramadevanahalli by the society on the security of produce in the year 1928-29 so also the amounts advanced to the ryots of Chaganur and of Yalpi-Kaggal were Rs. 2,317 and Rs. 1,430 respectively.

The society was started on 29th June 1925 with 6 societies and 17 individuals as members and a share capital of Rs. 536-4-0 and the society had by the end of 1927-28, 14 societies and 143 individuals as members with a share capital of Rs. 3,205.

CHAPTER III.

Economic holding of a ryot.—It is seen that the area of the villages taken up for investigation, the lease amount per acre of dry land varies from Rs. 5 to Rs. 10. From the examination of the income and expenditure of some of the holdings, it is found that the net profit per acre varies according to the kinds of crops raised on the lands. Taking the net profits of the several holdings examined (excluding those holdings whose owners have cultivated lease lands also) the average net profit per acre for the three villages is shown below:—

	Rs.	A.	P.
Paramadevanahalli	15	7	2
Yalpi-Kaggal	14	10	1
Chaganur	14	4	1

Taking the average for the three villages, the average net profit per acre is Rs. 14-12-5 1/3; it may be fixed at Rs. 15.

A family is found to contain five members on the average. The cost of average consumption per month per head estimated to be Rs. 4; *thence* the annual expenditure for a family is (5 × 4 × 12), i.e., Rs. 240 for food and Rs. 60 for clothing and other bare necessaries of life. So the extent of land that is required for a family to be above want is 300/15 or 20 acres of dry land.

Report of M.R.Ry. M. P. NARAYANAN NAYAR Avargal on the investigation of urban trade interests in Madura town.

SECTION I.

General.

Area of the town	9 square miles.
Population—	
Males	70,289
Females	68,605
Total ..	1,38,894

Volume of trade in the town with the values of exports and imports in 1928-29 :—

Exports.

Name of article.	Quantity. MAUNDS.	Value. RS.
Railborne—		
Rice	19,641	1,57,128
Grains and pulses	48,031	4,32,279
Cotton, raw	24,930	3,49,020
Cotton, manufactured	370,303	3,22,62,647
Fodder	113,211	6,79,266
Brassware	..	4,00,000
Total ..		3,42,80,340
		RS.
Roadborne—		
Groceries and sundries		7,80,000
Hardware and paints		2,60,000
Shop materials		6,00,000
Oils		4,65,000
Yarns		3,00,000
Piece-goods		36,00,000
Total ..		60,05,000
Grand Total of Exports ..		4,02,85,340

Imports.

Railborne—		
Coal and coke	446,261	4,89,770
Oil fuel	19,145	78,400
Firewood, etc.	794,910	6,97,968
Rice	324,135	25,93,080
Grains and pulses	288,718	25,98,462
Salt	190,279	3,80,558
Sugar	142,844	13,12,379
Timber	154,650	11,31,600
Oil-seeds	330,094	23,10,658
Cotton, manufactured	483,852	3,34,76,511
Fruits and vegetables	53,056	2,71,912
Gur, jaggery, etc.	134,367	16,12,404
Iron and steel	122,953	7,37,718
Kerosene and petrol	137,350	13,73,500
Provisions	248,564	74,56,920
Dyes	..	10,25,000
Brassware	..	10,00,000
Total ..		5,85,46,840

Name of article.	Quantity. Maunds.	Value. Rs.
Roadborne—		
Grains and pulses including paddy		15,48,000
Oil-seeds		7,74,000
Provisions		3,60,500
Total ..		26,82,500
Grand Total of Imports ..		6,12,29,340

Financing agencies.—

The traders of the town are financed by—

1. The Imperial Bank and other joint-stock banks, viz., Indian Bank, Ltd., Travancore National Bank, Ltd., and South India Bank, Ltd.

2. Indigenous bankers:—

2 Brahman firms:—
(*a*) S. N. S. S.
(*b*) R. S. A. C. Kasi Ayyar Sankara Ayyar.

Four Multani Bankers:—
(*a*) Mohandas Dayaldas.
(*b*) Bansiram Jessamal.
(*c*) Fatichand Gokuldas.
(*d*) Megraj Neventram.

3. Money-lenders of all classes (chiefly Nattukottai Chettis, Manjaputhur Chettis, Nadars and Sourashtra money-lenders).

Detailed accounts of these financing agencies will be found in sections II and III.

The total sum lent in a year to traders by each of these financing agencies may be approximately estimated as follows:—

	Lakhs. Rs.
Imperial Bank	30
Indian Bank, Ltd.	12
Travancore and South India Banks ...	4
Four Multani firms	44
Two Brahman firms	20
Money-lenders	30
Total ...	140

Section II.

Joint Stock Banks.

Imperial Bank of India.—

The Imperial Bank receives five kinds of deposits:—

Class of deposit.	Rate of interest.
1. Fixed deposit	3½ per cent to 5 per cent per annum.
2. Current deposit	No interest.
3. Savings bank	3 per cent on minimum monthly balances.
4. Short notice deposit	3 per cent (notice 1 to 2 months as may be arranged).
5. Deposits at call	No interest.

The minimum for a current or a fixed deposit is Rs. 200 without any maximum and that for the savings bank account is Rs. 5 with a maximum of Rs. 10,000. There is no limit to the amount that may be withdrawn from the savings bank account, but withdrawals can only be made once a

week. There are more of fixed deposits than of other deposits in the bank. Current deposits are about two-thirds of fixed deposits and savings bank deposits half of fixed deposits.

Nature of the business.—Advances are given on the following securities:—

(1) Demand pro-notes and hundis on joint signatures.
(2) Produce of all kinds to the extent of 75 per cent of the value.
(3) Gold, up to 80 per cent of the market value.
(4) Government paper and other authorized securities to the extent of 90 per cent of the value.

No advances are made against house property or lands. The period of the advances is generally three months except that for loans on gold which may extend up to six months and interest is payable on all loans except hundis every three months. All loans must be cleared in the sixth month. Interest on the hundis is taken in advance.

Interest on demand pro-notes and hundis is bank rate plus 2 per cent with a minimum of 8 per cent. Loans on gold carry an interest of 1 per cent less than the bank rate with a minimum of 6 per cent. Loans on Government paper and other authorized securities are charged for at 5 to 8 per cent. Produce loans are charged 1 per cent less than demand loans. The order of importance of loans on various securities is as follows:—

I. On authorized securities.
II. Produce loans.
III. Hundis and demand pro-notes.

The following are the rates of commission generally charged by the bank both for demand drafts and telegraphic transfers within India:—

¼ per cent up to Rs. 1,000.
½ per cent up to Rs. 10,000.
1/16 per cent above Rs. 10,000.

For drafts on Rangoon or Colombo ½ per cent up to Rs. 1,000 and 3/16 per cent above Rs. 1,000.

The bank collects bills and cheques for customers at the above rates with a minimum of Rs. 2 for bills. Demand bills and hundis accompanied by railway receipts and connected documents are received in the bank and advances made against them to approved parties. The amounts of the drafts are collected from the drawees on presentation or on the due date through the bank's agencies or branches. Partial deliveries are made against payments made by the importers in respect of articles kept in the godowns of the bank.

The minimum amount of advance made by the bank is Rs. 2,000 except in the case of gold and authorized securities. Against gold even as small a sum as Rs. 50 is advanced. Accommodation is given to the joint-stock banks and co-operative central banks against demand pro-notes executed in favour of the latter.

The balance sheets of the Multani bankers at Bombay are communicated to all the branches of the Imperial Bank every Monday and these branches grant accommodation to the Multani bankers up to the limits fixed with reference to such balance sheets.

No difficulty is felt by the bank for recovering the advances made. Cash credits are allowed to approved constituents on terms similar to those for loans.

Indian Bank, Limited.

Class of deposit.	Amount.	Rate of interest.
Fixed deposit (including short notice deposit) ...	16,00,400	4½ per cent for fixed deposit. 2½ per cent for short notice deposit.
Current deposits ...	3,88,300	2 per cent from January to June.
Savings bank deposits ...	4,44,500	4½ per cent on daily balances of Rs. 5 and multiples of Rs. 5.

Fixed and current deposits are opened with an initial deposit of Rs. 100, while a savings bank account is opened with Rs. 5. Current account is freely resorted to by traders while savings accounts are made use of by the public at large. Many of the traders open current accounts with the Multanis also as they give interest even up to 6 per cent on daily balances while the Indian Bank gives 2 per cent for the first half year and no interest at all for the second.

Advances.—The bank grants advances on the security of Government paper, goods, deposits of constituents and other approved securities. All these advances are repayable within six months. Advances are also made on pro-notes with sureties. In the case of goods an amount not exceeding 75 per cent of their market value is advanced. The goods are carefully examined and valued and kept in the custody of the bank before advances are made. Goods are delivered on payment of the value thereof. Partial deliveries are also made, the quantity delivered being equal in value to the amount deposited.

Advances made last year on—

Joint signatures—Rs. 7,49,700.

Security of goods—Rs. 4,63,200.

Security of deposits (both savings and fixed)—Rs. 2,85,300.

Advances outstanding—Rs. 3,00,300.

Rate of interest on advances—2 per cent over the Imperial Bank rate (minimum 9 per cent) on pro-notes on personal security.

1 per cent over the Imperial Bank rate (minimum 7½ per cent) on loans on the collateral security of goods or deposits.

Period of advance—Three to six months.

The local branch of the bank collects bills and cheques for customers but does not discount hundis. The head office of the bank at Madras discounts hundis and other negotiable instruments. Railway receipts and other instruments of ownership are not used in raising money from the local branch. The Imperial Bank does most of the discounting of the hundis held by Multanis. As the Indian Bank charges higher rates, viz., 4 annas per cent up to Rs. 1,000, 3 annas up to Rs. 5,000 and 2 annas up to Rs. 10,000 and as it insists on knowing the worth of the drawers of the hundis, the Multani bankers prefer to discount their hundis with the Imperial Bank. The local branch of the Indian Bank has not experienced any difficulty in recovering advances made to its clients. Generally advances are made to importers only and not to exporters. Exporters may take advances from the bank on their executing a pro-note with a surety.

The Imperial Bank charges a commission of 1/16 to ⅛ per cent for buying drafts of the local branch of the Indian Bank on its head office at Madras. A commission of 1/16 per cent is charged by the Imperial Bank even for telegraphic transfers. The Indian Bank has a current account with the local branch of the Imperial Bank but it has not had any occasion to overdraw till now. The local branch of the Indian Bank or the Imperial Bank does not deal with Nattukottai Chettis while their head offices at Madras do it.

Travancore National Bank, Limited.

Deposits are of four kinds—

Fixed—4 to 7½ per cent per annum.

Current—3 per cent (minimum deposit—Rs. 25).

Savings—5½ per cent (minimum deposit—Rs. 5; maximum Rs. 5,000).

Short notice—4 per cent repayable on 7 or 15 days' notice—maximum—Rs. 3,000 for seven days' notice.

Advances are made by the bank against pro-notes (generally joint signatures), Government paper, all sorts of goods and produce, gold jewels (60 to 80 per cent of their market value). The rates of interest charged on all loans except gold loans range from 10½ to 15 per cent while that on

jewels ranges from 9 to 12 per cent. The usual period for which advances are made is three months; but under exceptional circumstances the period may go up to six months or even a year.

The bank makes payments against drafts of Nattukottai Chettis on Rangoon, Ceylon and Federated Malay States at a commission of 4 to 6 annas per cent. Demand drafts are purchased from the constituents of the bank at a commission of 4 annas per cent; the rates may be varied according to the solvency of the party and the amount involved, with a minimum of 6 annas for each draft. The bank issues drafts on its branches in other places at one anna or two annas per cent according to circumstances. The Multanis do not discount their hundis in this bank as they get better facilities from the Imperial Bank but they put in their deposits here as they get 3 per cent interest on their current account while they get no interest on current account in the Imperial Bank. The Imperial Bank charges a commission of 4 annas per cent for collecting the bills of the bank and 2 annas per cent on the drafts of the bank on its head office or branches.

The bank allows cash credit to its constituents without defining the period for which the account is to run, interest being charged at 10½ to 12 per cent. There is a proposal to reduce the rate of interest. The bank collects bills for its customers on payment of a commission of 2 to 4 annas per cent with a minimum of 2 annas for each bill.

Current and fixed deposits in the bank are more popular with the public and the amounts at credit under each of the accounts are more or less equal while savings bank account is only a fourth of current or fixed deposits.

The bank maintains a current account with the Imperial Bank and the Indian Bank so as to facilitate the collection of cheques or bills on these banks either for itself or for its customers. There is no other relationship between this bank and the other banks in the town.

The rates of interest allowed by this bank on deposits are high and so greater inflow of deposits is expected. The savings bank account is also likely to become more popular in course of time as the bank is situated near the public offices of the town and as the rate of interest allowed is 5½ per cent on daily balances as against 4½ per cent allowed by other banks.

The bank conducts a number of auction chits lasting for ten years. These chits appear to have been conducted properly. There is a proposal to start a prize chit in the local branch. Advances up to Rs. 50,000 on the security of goods and up to 3½ lakhs of rupees on pro-notes were made last year. The branch was started here only a year ago and it is yet to build up its business.

South India Bank, Limited.

The bank has its head office at Tinnevelly. The branch at Madura does not take current or fixed deposits from the public as it has enough money for its business; but the head office receives current and fixed deposits.

Advances are made on a small scale against produce, jewels, etc., on the joint signature system to traders and the public. Overdrafts are also allowed to constituents at 9 and 9½ per cent. Generally the branch charges a higher rate on overdrafts than on ordinary loans or advances. Advances are made up to 75 per cent of the value of the produce or jewellery pledged. Interest on advances is collected every year. Overdrafts allowed by the bank run for a period of four months from the date of opening of the account and are liable to be closed by the agent without notice to the party.

The local branch does not discount hundis. Drafts are issued on the offices of the bank at Tuticorin and Tinnevelly on a commission of one anna per cent. Remittances to and from the head office are made by messenger and not through the Imperial Bank or other banks. The bank does not get any accommodation from nor does it keep accounts with any of the local joint-stock banks. The bank was opened here only recently and its business is small.

Section III.

Indigenous Bankers.

The chief indigenous bankers of the town are the two Brahman firms of S. N. S. S. and R. S. A. C. Kasi Ayyar Sankara Ayyar and four Multani firms of Mohandas Dayaldas, Bansiram Jessamal, Fatichand Gokuldas and Megraj Neventram.

The firm of S. N. S. S. has its headquarters at Madura, that of R. S. A. C. at Kallidaikurichi in Tinnevelly district and the four Multani firms in Shikarpur in Sind.

S. N. S. S. has invested a capital of Rs. 3 lakhs in its business and has borrowed a capital of Rs. 4 lakhs. Of the borrowed capital of 4 lakhs, deposits from the public account for three lakhs and borrowings from the Imperial Bank one lakh. The firm receives fixed and current deposits and pays an interest of from 4½ to 6 per cent on current deposits and from 6 to 7½ per cent on fixed deposits. Vakils, retired officials, landholders and traders (in the slack season) are the depositors. This firm maintains current accounts for the traders in Madura district. It purchases and issues drafts on private bankers in important towns of the Presidency and on Multani private bankers in Bombay and Calcutta and Nattukottai Chettis in Rangoon and Federated Malay States. For issuing drafts the firm charges a commission of from 6 pies to one anna per cent. For purchasing drafts it charges a commission of from 1 to 4 annas per cent according to the amounts involved, trading conditions and the solvency of the drawer. For Burma it charges from 4 to 8 annas per cent and for Federated Malay States from Re. 1 to Rs. 2 per cent. The drawees in Rangoon and Federated Malay States are mostly Chettis.

For the current account of the traders called nadappu kanakku the firm charges from 9 to 12 per cent. This firm deals only with sight drafts or demand dratts which are usually termed dharsana hundis. For amounts advanced to traders interest is not deducted in advance but collected only after the stipulated period of three, six or 12 months.

R. S. A. C. Kasi Ayyar Sankara Ayyar.—The business carried on by this firm is similar to that of S. N. S. S. and the extent of its business may be estimated at five lakhs a year.

Multani firms.—These firms receive current deposits from traders and other members of the public and allow interest on credit balances of depositors at 3 to 6 per cent. They raise money from the Imperial Bank by discounting hundis executed in their favour by parties and endorsed by them in favour of the bank at rates of interest ranging from 5 to 7 per cent. They have also accommodation in the Imperial Bank to the extent of Rs. 10,000 called unsecured current account which can be made use of for a day or two. The rate of interest charged on these current accounts by the bank is 1 per cent above the hundi rate. The Multani firms are allowed to discount hundis with the bank from one to two lakhs of rupees. The head offices of these bankers get accommodation from the head offices of the Imperial Bank, Indian Bank, Central Bank of India or the Bank of Hindustan and other joint-stock banks but the local firms do not approach the local branches of the joint-stock banks for any accommodation. Even the unsecured current account of the Imperial Bank is resorted to only occasionally. The Imperial Bank charges interest on the unsecured current account every quarter and carries the interest over to principal at the end of every quarter; in the case of hundis the interest is calculated for the period for which the hundi is yet to run from the date of discounting. The interest on hundis (otherwise called discount) is deducted in advance. When these bankers want to get money from their head office at Bombay or Madras they draw demand drafts in favour of the Imperial Bank and obtain money from the bank by paying a commission of one anna per cent for Madras demand drafts and 2 annas per cent for Bombay demand drafts. Demand drafts are generally taken for sums of Rs. 10,000 and over. For demand drafts of less than Rs. 10,000 the rates of commission charged by the bank are 2 annas for Madras and 4 annas for Bombay. For telegraphic transfers the Imperial Bank charges a commission of 6 pies per cent for sums over Rs. 25,000, 1 anna per cent for sums between Rs. 10,000 and Rs. 25,000 and 2 annas per cent for sums below Rs. 10,000. The duration of a hundi is generally three months, but the Multanis state that

the Imperial Bank wants to have hundis of shorter duration, say 60 or 75 days when the rates of interest of the bank are likely to rise. These firms do not receive fixed deposits from the public or the traders. Interest on current deposits is added to the principal at the end of every six months.

Lending.—The following are the three methods of lending adopted by the Multani firms:—

1. Cash credit or overdraft called current account.
2. Hundis.
3. Demand pro-notes.

Cash credit or overdraft.—This is lending on current accounts usually termed nadappu kanakku. The duration of the account is six months. Interest is charged at 9 to 12 per cent.

Hundi.—The rate of interest usually varies from 8 to 12 per cent but higher rates up to 15 per cent are charged for small sums. Interest is deducted in advance. The period of the hundi is generally from 75 to 90 days—sometimes it is 30 days and occasionally four months.

Demand pro-notes.—Money is lent to parties on these pro-notes at rates of interest ranging from 9 to 12 per cent for periods of seven to 15 days. Interest on these pro-notes is collected at the time of repayment of the loan.

Security for loans.—Advances are usually made on the personal credit of the borrowers on single signatures and sometimes on personal security on joint signatures. Advances are also made occasionally on gold jewels and on hypothecation of property. Advances are also made on yarns.

Exchange.—These bankers remit money for traders through their agencies at various places. Drafts on Madras are charged at from par to 6 pies per cent and on other places at 6 pies to 1 anna per cent according to the distance of the place from Madura. Demand drafts on merchants of various places where these bankers have agencies are taken from the local traders and money given to them at a commission which is dependent on the distance of the place from Madura and on the solvency of the drawer. Drafts on places where they have no agencies are also taken at a commission of ½ to 1 anna over the rates charged by the Imperial Bank and money obtained on such drafts from the Imperial Bank. The Multani bankers take railway receipts accompanied by demand drafts and invoices from traders and make payments to them against those instruments duly endorsed in their favour and collect the money from the drawees through their agencies. Remittances are undertaken by these bankers by telegraphic transfers at ½ to 1 anna per cent if the sum is over Rs. 10,000 and from 1 to 2 annas if less than Rs. 10,000.

Nattukottai Chetti money-lenders.—There are about 20 money-lenders of this type in the town. They advance loans to betel-shop keepers, coffee hotelkeepers and small traders in groceries, glassware and stationery, flowers, fruits and other miscellaneous articles. They generally advance from Rs. 50 to Rs. 1,000 to an individual. Sometimes loans to the extent of Rs. 5,000 are also given to big traders. Sureties are taken as security for the loan. A borrower is given credit according to his financial position. It is rarely that these Chettis advance loans on the security of house property or jewels. The period for which advances are made is generally 100 or 200 days and sometimes six to ten months. Money is advanced on pro-note which is accompanied by a letter of agreement. The rate of interest charged is generally 18 per cent. It may be sometimes 15 or 24 per cent according to the solvency of the borrower. The letter of agreement will specify the period and mode of repayment. Repayments are made by borrowers in daily or monthly instalments. When daily instalments are stipulated, the period is usually 100 days. Irregularity in payment of instalments entails the payment of penal interest at one pie per rupee per diem for the days of default. The repayment should be completed by the period stipulated failing which the penal clause would be enforced and future credit refused. The interest for the period of the loan is deducted in advance at the time of disbursement of the loan. No rebate of interest is allowed on the instalments of principal repaid. Mahimai at 4 annas per Rs. 100 and the usual stamp fees from 1 to 4 annas are also taken. The pass book supplied to each borrower is charged for at 2 annas each.

The money-lenders send out their clerks to collect the instalments from the borrowers every evening. The clerks make the collections and make an entry in the pass book given to the borrower in token of having received the amount. When these Chettis do not have sufficient funds for advancing money to the merchants, they take temporary advances from their neighbouring shops by means of hundis executed in favour of the latter on their Madras office. If money could not be got by the above method, vatti hundis or hundis bearing interest are drawn against their Madras offices and money raised through the local bankers. These Chettis do not generally receive deposits here; but their head offices receive deposits from a few individuals and allow interest on them according to current rates of interest known as nadappu vatti fixed for each month for each firm. They do not lend money on hundis like the Multanis; nor do they raise money from the banks or the indigenous bankers on the security of pro-notes executed to them by parties. Their working capital is made up of their own capital and the accommodation they get now and then from their offices at Madras. Nattukottai Chettis who lend money in Madura are small in number and they are closing down their business here partly because of the failure of some of their firms in Ceylon and other places and partly because their business is dull here.

Section IV.

Nidhis.

The Madura Hindu Permanent Fund, Limited.—The fund is registered with an authorized capital of Rs. 30,00,000 divided into 25,000 shares of Rs. 84 each and 20,000 shares of Rs. 45 each.

The state of affairs of the fund is as follows:—

Paid-up share capital—Rs. 12,07,933-13-10.
Deposits—Fixed—Rs. 11,173-6-2.
Reserve fund—Rs. 32,525-2-7.
Loans advanced on the security of house property and jewels—Rs. 7,08,430.
Loans on the security of members' subscriptions—Rs. 3,80,640.
Loans advanced on joint signatures—Rs. 1,900.
Loans overdue—Rs. 63,678.
Of which 22 are covered by suits to the extent of Rs. 50,000 (approximately).
Deposits in other banks—
Madura-Ramnad Central Co-operative Bank, Ltd.
Current account—Rs. 10,000—2 per cent interest.
Fixed deposits—Rs. 10,000—4½ per cent interest.

Indian Bank, Ltd.—
Current account—Rs. 52,000—2 per cent interest for first half-year.
Fixed deposits—Rs. 70,000—4½ per cent interest.

Madura Urban Bank, Ltd.—
Current account—Rs. 5,000—2 per cent interest.

Of the reserve fund of Rs. 32,525-2-7, Rs. 18,210-8-8 is invested in the M. R. C. C. Bank, Ltd., and Rs. 11,932-5-3 in the Indian Bank, Ltd.; the balance has not yet been invested anywhere. The reserve fund is poor; for the first 20 years there was no reserve fund at all. It was only after that period that one-eighth of the net profit was set apart as reserve fund.

Nature of the business.—The fund collects monthly subscriptions from the members towards their shares at the rate of Re. 1 per share either for a period of 45 or 84 months as may be arranged by the subscriber with the fund at the time of taking the share. The fund guarantees to pay Rs. 50 and Rs. 102-8-0 at the expiry of 45 and 84 months respectively. Although the rules provide for taking fixed deposits from members, such deposits are not taken as the fund is unable to invest even the share subscriptions profitably. In fact as large a sum as Rs. 1,47,000 is invested in the co-operative and joint-stock banks in Madura at rates ranging from 2 to 4½ per cent while the fund allows 6¼ per cent to its subscribers. The fund is able to pay at this rate because of its income from penal interest.

The fund grants loans to its subscribers in the following manner:—

(*a*) Simple loan on the security of the amount subscribed to the extent of 88 per cent in the first year, 90 per cent in the second, 92 per cent in the third, 94 per cent in the fourth, 96 per cent in the fifth, 98 per cent in the sixth and 100 per cent in the seventh year.

(*b*) Ordinary mortgage loans—on the security of landed property, jewels and Government paper—not more than 75 per cent of the estimated value in the case of jewels, 66⅔ per cent in the case of local houses, 35 per cent in the case of mufassal houses and 75 per cent of the nominal value of the Government promissory notes (the nominal value of the Government promissory-notes being 12½ per cent less than its value).

(*c*) With personal sureties.

(*d*) Extraordinary loan.

The following rates of interest are charged for loans:—

(*a*) One pie per rupee per month on the amounts of loans simple and mortgage whether paid or reserved in the fund at the request of the subscribers.

(*b*) Two pies per rupee per month on the arrears of subscription due every month from non-benefited subscribers.

(*c*) Four pies per rupee per month on the arrears of subscription and interest due every month from benefited subscribers, interest in the case of simple loans being only three pies.

(*d*) 7½ per cent on loans to non-subscribers on the security of landed or house property; the loans to be discharged within two years and interest payable every six months—maximum amount of the loan is Rs. 5,000.

The maximum amount of loan admissible to any member is Rs. 3,000 and Rs. 6,000 under classes A and B respectively. The loan amounts will be adjusted from the subscriptions of the members at the end of 45 or 84 months but payment of interest is to be made monthly.

Except that the fund has current accounts with the Indian Bank and the co-operative banks it has no other connexion with those banks. In fact it does not require any accommodation from any bank. It collects cheques on local banks for its subscribers. It does not finance trade. It pays a dividend to its subscribers from the net profits of every year. The dividend declared last year was 13 pies per 100 units of capital. The total net profit for last year was Rs. 14,183-6-9 of which a sum of Rs. 1,772 was carried to the reserve fund; three-fourths of the balance was declared as dividend, the remaining one-fourth being given as remuneration to the 16 directors.

Section V.

Co-operative Banks.

The Madura Urban Co-operative Bank.—The state of affairs of the bank is as follows:—

Paid-up share capital—Rs. 40,312.

Deposits—Members—

Fixed—Rs. 29,050—4 to 6 per cent.
Current—Rs. 48,373—2 per cent.
Savings—Rs. 53,096—4½ per cent.
Recurring—Rs. 8,920—6½ per cent.
Chit fund—Rs. 3,680.

Deposits—Non-members—

Fixed—Rs. 12,153—4 to 6 per cent.
Current—Rs. 12,150—1½ per cent.
Savings—Rs. 10,575—3½ per cent.
Recurring—Rs. 2,430—6½ per cent.
Reserve fund—Rs. 27,998 in M.R.C.C.B.
Loans outstanding—Rs. 62,041.
Covered by suits—Rs. 6,301.

Deposits in other banks—

M.R.C.C. Bank—

Fixed deposits—Rs. 90,000—4 to 6 per cent.

Current—Rs. 19,000—2 per cent.

Madras Central Urban Bank—

Current—Rs. 23,494—2 per cent.

Net profit for 1928-29—Rs. 4,791-2-0.

Dividend for 1927-28—9 per cent on paid up share capital.

This bank has no account with any joint-stock bank or the Imperial Bank in the town. It has an overdraft accommodation with the Madura-Ramnad Central Co-operative Bank, Ltd., but it had no occasion to overdraw all these years. The amount of overdraft allowed is Rs. 5,000.

Interest at 8¼ per cent per annum is charged on all loans. The duration of the loans is generally from six to 12 months; six months in the case of loans repayable in lump on the expiry of the period and 12 months in the case of instalment loans. Loans are granted on the security of deposits of members and on personal security with two sureties. The business of the bank is confined to the lending of money to the general public who are members. The maximum lent to a single individual is Rs. 1,000 at Rs. 50 per share. The bank does not finance traders.

Auction chits of the value of Rs. 150, 300, 500, 600, 1,000, 2,000 and Rs. 3,000 are being conducted in the bank. Ten members subscribe to the chit fund in the case of chits of Rs. 500, 1,000, 2,000 or 3,000 and 12 in the case of those of Rs. 150, 300 and 600. In the former case subscriptions are payable every three months and in the latter case every two months. The duration of the chits is from 22 to 27 months. The chits are run on the auction system and the discount for each chit is fixed at from 3 to 9 per cent as per rules of the bank. A sum of Rs. 4,113-10-8 is due under decrees under chit fund subscriptions of members.

Madura-Ramnad Central Co-operative Bank, Ltd.—This bank finances rural credit societies and does not lend money to the traders of the town. It has an overdraft accommodation from the Imperial Bank to the extent of Rs. 1,60,000 at 6½ per cent.

Section VI.

Chits.

The following kinds of chits are run in the town:—

1. Auction chit.
2. Prize chit.
3. Kottu chit.

Auction chit.—Fifty members join together and subscribe to a chit of the nominal value of Rs. 1,000, 1,250 or 1,500 lasting for 50 months. The foreman subscribes to three or four chits. Generally the foreman takes the second, fourth and sixth or the first, third and fifth chits for himself without any discount. The other chits are auctioned among the subscribers present and the lowest bidder wins the prize. The prize amount less commission at 1 anna per rupee on the difference between the nominal value and the prize amount is given to the prize winner on the latter executing a registered mortgage deed or pro-note with two personal sureties for ensuring prompt payment of future calls. The subscription for each call should be paid on or before the 5th day after the auction date, failing which interest at 3 pies per rupee per month will be levied on the subscription amount. Defaulters or others who wish to discontinue their subscriptions will be given their subscribed amount less deduction at 4 annas per rupee. No limit is fixed for the bid. The discount in each chit is shared by all the

subscribers of the chit. The following table shows the prize amount and discount allowed in respect of each instalment of a chit of the nominal value of Rs. 1,250 with 50 subscribers at Rs. 25 each for 50 months:—

Instalment number.	Prize amount.	Discount or commission amount.	Discount or commission per chit.
	RS. A.	RS. A.	RS. A. P.
1.	750 0	500 0	10 0 0
2.	1,250 0	..	..
3.	659 6	590 10	11 13 0
4.	1,250 0	..	..
5.	668 12	581 4	11 10 0
6.	1,250 0	..	..
7.	739 1	510 15	10 3 6
8.	748 7	501 9	10 0 6
9.	771 14	478 2	0 9 0
10.	781 4	468 12	9 6 0
11.	825 0	425 0	8 8 0
12.	831 4	418 12	8 6 0
13.	809 6	440 10	8 13 0
14.	860 15	389 1	7 12 6
15.	860 15	389 1	7 12 6
16.	898 7	351 9	7 0 6
17.	875 0	375 0	7 8 0
18.	898 7	351 9	7 0 6
19.	837 8	412 8	8 4 0
20	851 9	398 7	7 15 6
21.	842 3	407 13	8 2 6
22.	875 0	375 0	7 8 0
23.	893 12	356 4	7 2 0
24.	881 4	368 12	7 6 0
25.	871 14	378 2	7 9 0
26.	887 8	362 8	7 4 0
27.	873 7	376 9	7 8 6
28.	896 14	353 2	7 1 0
29.	907 13	342 3	6 13 6
30.	903 2	346 14	6 15 0
31.	914 1	335 15	6 11 6
32.	923 7	326 9	6 8 6
33.	937 8	312 8	6 4 0
34.	942 3	307 13	6 2 6
35.	*956 4*	*293 12*	5 14 0
36.	946 14	303 2	6 1 0
37.	981 4	268 12	5 6 0
38.	976 9	273 7	5 7 6
39.	987 8	262 8	5 4 0
40.	981 4	268 12	5 6 0
41.	1,007 13	242 3	4 13 6
42.	1,015 10	234 6	4 11 0
43.	1,037 8	212 8	4 4 0
44.	1,043 12	206 4	4 2 0
45.	1,056 4	193 12	3 14 0
46.	1,087 8	162 8	3 4 0
47.	1,112 8	137 8	2 12 0
48.	1,143 12	106 4	2 2 0
49.	1,181 4	68 12	1 6 0
50.	1,250 0	..	..

Prize chit.—One hundred to 500 persons join together and subscribe at the rate of Re. 1 or Rs. 2 per week or per month for 50 instalments. Lots are cast and the prize winner is given Rs. 50 or Rs. 100 as the case may be. He need not subscribe for future calls. Fifty such prizes are given and in each case the prize winner ceases to pay further subscriptions. At the 51st chit all the remaining members are each given Rs. 50 or Rs. 100 as may have been agreed to beforehand.

There is another form of the above chit in which instead of the sum of Rs. 50 or Rs. 100 an article worth Rs. 50 or Rs. 100 such as a bicycle, a gold jewel or saree is given away as the prize. On the 51st chit the remaining members are given either the article or the money as they may require.

Kottu chit.—One hundred persons join together and subscribe at the rate of Rs. 2 or Rs. 5 per month for 50 months. Lots are drawn on the auction day in the presence of the subscribers and the subscriber whose name is accompanied by the prize slip is declared the winner. The winner gets the nominal amount of the chit, viz., Rs. 100 or Rs. 250 as the case may be. The foreman reserves one or two chits to which he contributes for himself without any casting of lots and takes the amounts in the first and third or the second and fourth calls. He also takes a commission of Rs. 2 to Rs. 5 per call from the prize amount to meet incidental charges and gives the balance of the amount to the winner on his executing a mortgage deed or pro-note with personal security for ensuring prompt payment of future calls. For default in payment interest is levied at 3 pies per rupee per month. Arrears due from defaulters who have taken the prize are recovered through court. Sometimes the foreman may take 6 to 12 per cent of the prize money on account of working expenses.

Sometimes malpractices are found in chits, the foremen of which either make belated payments or misappropriate the subscription amount.

Inter-relationship between the financing agencies.—Both the Indian Bank and the Travancore National Bank maintain a current account with the Imperial Bank so as to facilitate the collection of cheques or bills on the latter bank. The Imperial Bank charges the usual rates of commission for the drafts of the Indian Bank and the Travancore Bank on their head offices. A preferential treatment is however accorded to the Multani bankers as the Imperial Bank gets more business through them. The Multani bankers raise money freely from the Imperial Bank by discounting hundis at 5 to 7 per cent. The rates charged by the Multani bankers to their clients generally range from 9 to 12 per cent. The Multani bankers complain that the Imperial Bank finds out the names of their clients and encourages them to have direct dealings with it, but this is really in the interests of the clients themselves as they can get money at a lower rate of interest from the Imperial Bank. The Indian Bank does not discount the hundis of the Multanis as the latter are unwilling to furnish information regarding the worth of the drawers. The Imperial Bank however discounts the hundis on the strength of the solvency of the Multani endorser. The Multani bankers put in their deposits in the Travancore Bank as they get 3 per cent interest on their current account in that bank while they get no interest at all on that account in the Imperial Bank. The Imperial Bank grants accommodation to the Indian Bank and to the Multani bankers.

Section VII.

Textile dyeing and handloom weaving—Dyeing of yarns.

The number of dyers carrying on the industry on a factory basis is about 60 of whom 20 do business on a large scale. They produce about 1,500 bales of yarn per month at 75 bales per head. Forty dyers produce about 1,400 bales at 35 bales per head and 300 small dyers who carry on the business as a cottage industry produce about 600 bales at 2 per head. The total production of the dyed yarn per month thus works out to 3,500 bales. A bale of yarn weighing 320 lb. costs Rs. 350. Counts of yarns ranging from 20s to 60s are being dyed in the town.

The yarns are got from the local mills, viz., the Madura Mills and Sri Minakshi Mills and the mills of Koilpatti, Tuticorin, Tinnevelly, Coimbatore and Bangalore. The Madura Mills usually sell their yarn to big dealers and dyers for cash. The yarn has to be paid for before the close of the month succeeding that in which it was purchased. This means that the average period allowed for payment will be about 45 days. If payments are made at the time of purchase, the mills allow a commission of 2¼ per cent and a rebate of 4 per cent for the days of credit allowed. The big dealers and the dyers generally make payments to the mills in advance and they always keep some credit balance with the mills which allow an interest of 4 per cent on daily balances. In certain cases the Minakshi Mills allow a week's credit to prominent dyers or dealers in yarns. Only prominent dyers buy yarn from the mills direct; the other dyers buy it from the

dealers on credit. The dealers charge 9 per cent interest from the date of delivery of the yarn to the date of payment of value and allow the dyers credit for a month or two. There are seven big dealers who buy yarn from the Madura Mills and sell on credit to the dyers.

The dyers buy dyes from seven big dye-dealers in Madura. Of these two dealers deal in German dyes, one in British, two in American and two in Swiss dyes. The dyes used are Aniline vat, Alizarine and Naphthols. The German dyes account for 75 per cent of the local consumption. The dealers in dyes sell mostly on credit. There are no definite terms of payment and there is no fixed period of credit allowed by these wholesalers as there is competition among them. Generally the period of credit ranges from one to three months. These wholesalers sell to retailers and to consumers direct. Interest is charged at 9 per cent from the date of delivery but it is not always possible to realize it owing to competition among the dye-stuff dealers. The chief dyers have their own capital and when they are in need of money they take loans from the Imperial Bank, the Indian Bank or the indigenous bankers. Some dyers borrow direct from the bank while others borrow from the Multani bankers on hundis which are discounted by the bankers with the Imperial Bank. The period of credit allowed by the banks is three to six months and that by the Multanis three months. The banks insist on joint signatures while the Multanis grant loans on single signature. Hence the dyers find it more convenient to take loans from the indigenous bankers though they charge a higher rate of interest than the banks. Money is also borrowed from money-lenders belonging to the Sourashtra community who grant loans for varying periods and charge interest from 9 to 12 per cent. Generally the ordinary dyer will have some capital of his own. He gets credit from the dealers of dyes and yarns and by taking occasional loans or advances from the indigenous bankers he is enabled to maintain his credit with the yarn and dye-dealers.

The Havero Trading Co. of Bombay are the sole importers of the dyes manufactured by the I.G. Firm in Germany. Goods are imported at Bombay, Madras and Tuticorin and cleared by the importers through their agencies and stocked in their godowns in the respective ports. Supplies are sent to their representatives or agents here, Messrs. Chari & Ram and Dhadaji Dhakjee & Co., when they require them. The agents deposit with the importers a certain sum of money, say a lakh of rupees and get goods from them up to the amount of the deposit. The agents here sell to the dyers at the price the importers may fix from time to time and get their commission on the sales. The sale-proceeds are remitted to the importers at Bombay by means of drafts or cheques. The importers generally allow 45 days, credit to the agents. The stock with the local agents will be replenished every now and then according to the requirements of the local markets up to a limit determined by their deposits. No dyestuff dealer can pledge his goods with the banks and raise money on their security as the goods do not belong to him but to the importer. The importers do not concern themselves with the difficulties experienced by their agents in realizing the amounts of their credit sales. The local agents sell to retail dealers on credit and allow them some concession rates. The prices of the retailers and those of the wholesalers will not differ much owing to keen competition among all the dealers.

The dyed yarns are bundled and labelled with the trade mark of the various manufacturers and then made into bales of 32 or 40 bundles each according to the counts and then exported. Almost all dyers sell for credit and no brokers are employed in the marketing. The dyers sell direct to dealers and to weavers. Some dyers charge an interest of 9 per cent from date of delivery while others give a month's time and charge interest at 9 per cent after that period. The interest charged is generally collected from the dealers. The northern markets—Telugu districts—do not however fetch interest. The agents or clerks of the dyers go and collect the money due from the purchasers. The latter also remit money by insurance. Sometimes the dealers send money by drafts on Imperial Bank. The credit facilities now obtaining for the industry are mostly adequate and there is not much difficulty in raising credit for short periods. There is overproduction and keen competition in the trade and the prices therefore go down. The margin of profit ranges from 4 to 7 per cent.

Dyeing of piece-goods.—Japan mulls, British mulls, Kusas, Gadas, etc., are being dyed for the manufacture of Sungadi sarees and for sale as colour sarees. There are about 10 persons in the town who carry on this business of dyeing of piece-goods on a very large scale on a factory basis. About 1,500 sarees will be turned out by each of the above factories in a month. There are about 40 to 50 dyers who dye about 700 to 800 sarees each per month. Then there are small dyers who number about 400 dyeing about 300 to 400 sarees each per month.

These piece-goods are brought by the dyers from the dealers either for cash or for credit. Generally the big factory owners purchase these for cash from the local dealers or agents of the firms in Bombay who import these goods either from Japan or England. The dealers allow credit to the dyers up to three months. Dye-stuffs are bought for cash generally. The dyers avoid taking credit from the dealers because the credit prices are higher than cash prices and the period of such credit extends only up to a month. After these piece-goods are soaked in water and then dried, they are dotted by women and dyed black or red as may be required. The dyeing is done by men.

The dyers sell the finished goods to dealers or dalals or brokers who add their own profit and sell the cloths to consumers in the town or send them to outside places. The big dyers send the sarees to various parts of the Presidency on credit and realize the value in three or four months' time. These people have often to send their clerks or agents to collect the dues from the purchasers. About 3 to 5 per cent of the output would be sold for cash locally. There are small dyers who take these sarees in headloads to various weekly markets and sell them for cash. Some dyers take them in their own carts and sell them to consumers in the town for cash or for credit lasting for a fortnight or a month at the most. These sales will only be piece-meal. Generally these sarees are consigned wholesale to mufassal stations where the dealers sell them in their respective places. Sometimes the purchasers remit money to these dyers by insurance.

The big dyers have their own capital and do not generally borrow from outsiders. The small and the medium dyers, besides their own capital and the usual credit allowed to them by dealers in piece-goods and dyes, get small sums from their brother dyers without interest and repay them when they get their sale-proceeds. They do not borrow money either from the Multanis or the joint-stock banks.

There are some dealers in these sarees who are themselves dyers and they sell their products in their own shops either to local consumers or to outside purchasers. The small dyers and some of the medium class sell their finished goods to dalals or middlemen who charge a commission of three to four pies per rupee on the invoice price and make payments to the sellers after deducting the commission. The purchasers do not pay cash immediately. They take time to pay and the period may go up to two or sometimes even three months. The dalals add their own profit and sell. The dyers who sell their goods to these dalals do not care whether the latter are able to find a market or not or whether they are able to realize the prices of the articles sold on credit; the dalals must pay for the goods before the close of the credit period. An interest of 12 per cent is charged on payments made after the credit period and rebate at 12 per cent is given on payments made before the expiry of the credit period. Piece-goods dealers get piece-goods for cash only; they do not get credit from their suppliers. They allow credit to the purchasers up to one month and sometimes even more and add the interest to the price in advance. Interest at 9 to 10½ per cent is sometimes charged by some of these dealers to the dyers from date of delivery.

Handloom weaving.—There are about 8,000 handlooms among Souiashtras and about 1,500 among the other weaving classes (Kaikolars, Senians or Sedars, Christians of Kosavarpalayam and a class of Chettis in the town). The following are the methods by which handloom weaving is carried on in the town:—

1. Independent weaving by individuals.
2. Weaving for wages.
3. Weaving on contract.
4. Weaving carried on by capitalists.
5. Weaving done on a factory basis.

First method.—The weaver purchases the yarn, lace, silk, etc., himself, prepares the warp, manufactures the cloth in his own looms and sells the finished articles to the dealer direct or to any broker. The broker purchases the cloths outright from these weavers and then sells them at a higher price fixing a margin of profit according to the demand in the market.

Second method.—The weaver does the weaving for wages getting the yarn and other materials from the consumer or the dealer as the case may be and gets the wages at a stipulated rate for each cloth after he returns the finished articles.

Third method.—The weaver is given the yarn, lace, etc., and some money to meet the preliminary expenses and he manufactures the articles according to the specifications and gives them to the dealer, who pays the price fixed for the cloths at the time of ordering after deducting the cost of materials and the money already advanced.

Fourth method.—This is similar to the third but two or three persons join together to find the initial capital to finance the business and maintain a number of weavers under them who are under an obligation to sell the cloths to these capitalists.

Fifth method.—There are two factories in the town, the Madura Mani Weaving Factory and the Gopalram Weaving and Knitting Factory where they maintain a number of looms and employ a number of weavers, purchasing the yarn themselves, preparing the warp in their factories and paying the workmen wages on the piece-work system at stipulated rates. These factories weave towels, shirting pieces, dhotis and fine angavastrams.

The weavers generally get credit from the dealers in yarn, lace, etc., for a period of one to two months and repay the amounts after the articles manufactured are sold. The dealers in yarn, silk and lace get their credit from the Multani bankers who lend them money at rates of interest ranging from 9 to 18 per cent according to the financial position and personal credit of the dealer.

The cloths manufactured by the weavers are consumed more in outside places than in the town. Cloths are sent by the dealers to mufassal places on credit in addition to cash sales effected—locally or outside. Such credits do not extend beyond one or two months. The individual weaver will get only his labour charges by selling his cloths direct to purchasers while the dealer will get from four annas to Rs. 1-4-0 per cloth according to the quality of the cloth and the demand for the article in the market.

Section VIII.

Trade.

The principal articles exported from the town are dyed yarns, dyed and undyed piece-goods and groundnut. The methods of marketing dyed yarns and dyed and undyed piece-goods and the mode of financing the trade in those articles are dealt with in Section VII.

Groundnut is taken to Madura by the ryots of the neighbouring villages and sold to wholesale purchasers. These dealers either purchase the articles on their own account or sell the articles for the ryot at a commission of one anna per bag. Sometimes the ryots ask the dealers to postpone the sales in expectation of higher prices. In such cases they get from the dealers an advance not exceeding 80 per cent of the value of the commodity and take the balance after the sales are effected. Groundnut is sold to consumers and exporting firms such as Ralli Brothers and Volkart Brothers, through their agents here. The contractors to Ralli Brothers and Volkart Brothers who purchase groundnut from the suppliers at Madura make payments only after a week or ten days from the date of purchase as they are able to get money from the agents of the firms only by that time. During this interval the traders sometimes find themselves unable to purchase the articles from the ryots for want of money. These contractors sometimes pay money in advance but this depends on the demand from their agents and the supply in the local market. The purchasers give a commission of one anna per bag in addition to the purchase price. Groundnut is also sold to retail dealers.

The necessary finance for the trade is got from the Multani bankers and Nattukottai Chettis, the rates of interest charged being 12 per cent and 15 per cent respectively. The period of the advances is three months.

The principal articles imported are grains and seeds, groceries, dyes, yarns, piece-goods, hardware and building materials, glassware, stationery and other sundry articles.

Grains and seeds.—There are about 25 wholesale traders who purchase grains and seeds locally from the ryots and also import them from Bombay, Karachi, Madras, Mysore and other important places in India. Brokers are employed for the local purchase or sale of grains and they are paid a commission of 3 pies per bag. The ryots of surrounding villages have their grains sold by the wholesale dealers at a commission of 2 annas per bag of 80 measures and the purchasers pay a commission of 2 pies per rupee to the dealer. Sales of articles on behalf of ryots for commission are always made for cash.

As regards imports from other places, the following table shows the period of credit allowed to the importer and the rate of commission paid by him to the commission agents in outside places for the purchase of grains:—

Madras—1 month's credit—1 per cent commission .
Tuticorin—8 days and 15 days—1 per cent commission.
Virudunagar—8 and 11 days—1 per cent commission.
Mysore, Godavari, Kistna and Guntur—Ready cash payment 1½ per cent commission.

The exporters from Mysore, Godavari, Kistna, Guntur, Karachi and Calcutta raise money on railway receipts and the consignees make payments to the Imperial Bank which collects the bills. The consignors in Virudunagar and Tuticorin draw hundis on the consignees. As regards Madras, payments are made mostly by insurance and in some cases hundis are drawn on the consignees. The usual practice is for the consignors to draw bills on the consignees; but in some cases the consignees buy drafts and send them to the consignors. Seventy-five per cent of the sales will be on credit and 25 per cent for cash. Ten days' credit in usually allowed. Twelve per cent interest is charged after the credit period. The wholesalers sell to retail dealers who sell to consumers adding their own profit.

The importers borrow money on current account from S.N.S.S. and the Multani bankers at 12 per cent for a period of three months. Sometimes money is lent for six months also. Money is also borrowed from the Imperial Bank or the Indian Bank on the security of goods imported. The joint-stock banks advance loans on the security of goods to the extent of 60 per cent on cotton seeds and 75 to 80 per cent on grains. Partial deliveries are also made on payment of a portion of the advance.

Groceries.—There are ten commission agents who import groceries from all parts of India and sell them to wholesalers, retailers and consumers. They sell articles to the dealers on credit and also for cash. The usual period of credit for groceries is 20 days but it is liable to variation according to contract. Interest at 12 per cent is charged on payments made after the expiry of the credit period and rebate at the same rate is also allowed if payments are made before the expiry of the period. The commission agent gets a commission of 1¼ per cent from the consignors and will have to sell the articles for the best price procurable on behalf of the latter. The sale-proceeds are remitted to the consignors periodically by means of insurance or draft. The articles are mostly sold locally and the money obtained personally from purchasers. Sometimes they are also sent to mufassal stations when they are paid for through post by insurance or by means of Nadappu hundis.

The indigenous bankers finance these commission agents at rates of interest ranging from 9 to 12 per cent. The Imperial Bank also lends them money on the security of goods.

Dyes and yarns are dealt with in Section VII.

Piece-goods.—The foreign piece-goods that are imported into Madura are mostly purchased from Madras through brokers who get the goods from importers such as Messrs. Ralli Brothers, Wilson & Co., Taylor & Co., Walker & Co., and Ewing & Co. All these importers except Ralli Brothers allow credit to these brokers up to 75 days and allow rebate of interest at 9 per cent if payment is made before the expiry

of the credit period. The brokers send the goods here to the dealers and collect the amounts in about ten days or a fortnight. After that period interest at 9 per cent is levied and collected; in any case the amounts of the invoices are collected before the credit period of 75 days. The importing firms in Madras also import goods on behalf of dealers. In that case the manufacturers draw 90 days' bills on the dealers who pay the amounts to the bank authorised to collect the bill and take delivery of the goods. The Nattukottai Chetti piece-goods dealers in Madura who number about twenty get their goods through their agents at Madras who deal with the brokers of the importing firms. There are about 40 to 50 Sourashtra piece-goods dealers who get their goods through brokers who are given a commission of 12 to 14 annas per bale both by the purchasing and the selling firm.

The dealers here sell to retailers and also consumers in pieces. Retail dealers are allowed credit for a month and sometimes up to three months. Interest at 9 to 10½ per cent is levied after the expiry of the month and for payments before the expiry of the credit period, rebate of interest at 9 to 10½ per cent is allowed. The wholesaler sells at a commission rate to the retailer so that the latter is enabled to sell pieces at the same rate as the former.

The Nattukottai Chetti dealers do not borrow money locally. Occasionally some of them get some accommodation from the Multani bankers at 9 to 12 per cent for a short period. The Sourashtras get their credit both from their brother merchants and the Multani bankers. The rate of interest they pay ranges from 9 to 12 per cent and sometimes it goes up to 13¾ per cent. The dealers prefer to borrow from the Multani bankers as they will have to pledge their goods if they wish to borrow from the joint-stock banks.

There are about ten Bombay piece-goods dealers in the town who get their articles through their agents in Bombay. The agents in Bombay purchase the articles required by these dealers from importing firms or from the agents of the mills of Ahmedabad, Bombay, Bangalore, Karachi, etc., at Bombay and send them to the dealers here. The importing firms in Bombay usually allow 70 days' credit and charge 9 per cent interest after that period. The Indian mills also allow credit ranging from 60 to 90 days and charge interest at 9 per cent after the expiry of the credit period. The dealers here remit money to the agents at Bombay by drafts through the Multani bankers in the town at a commission of 6 pies to 2 annas per cent. They sell locally to consumers and also to retailers. The retailer is given a month's credit after which interest at 9 per cent is charged.

Country cloths from Salem are got on credit through commission agents or dalals at Salem who purchase the cloths from the weavers direct. The prices of the invoices sent by these commission agents include their own commission and on realization of the amounts from the purchasers the weavers are paid their prices less the commission included by the dalals. These dalals allow credit for three months to the local dealers. Interest at 9 per cent is charged on payments made after the expiry of the credit period. Money is remitted by insurance or by means of drafts. A rebate of 9 per cent is allowed by the brokers for payments made before the expiry of the credit period.

Hardware, building materials, etc.—All kinds of hardware, tiles, cement, flooring-tiles and building materials are imported into the town. Iron and steel articles are got from the manufacturers in England and other foreign countries who send them to Tuticorin wherefrom the goods are cleared by the National Bank. The manufacturers send bills of exchange payable 60 or 90 days after sight. The shipping documents are delivered by the bank against payment made by the consignees. Usually the hardware merchants in the town clear the goods through their clearing agents, and the bank delivers the shipping documents on the responsibility of such agents who deliver the goods which are kept in the custody of the bank to the parties on payment made into the bank on or before the due date. Sales are made to the retailer and to the consumer without the intervention of any broker or commission agent. Approved customers are allowed to make payments after one to three months but interest at 12 per cent is charged from date of delivery. The rate of interest may be reduced to 9 per cent in the case of well known constituents and even foregone in special cases. Money is remitted by the purchasers either by insurance or by hundis. Generally Chettis send

money by hundis which are cashed with the local bankers or Chettis' firms at par or at a small commission if they are Madras hundis; the commission paid is recovered from the purchaser.

Most of the hardware merchants have their own capital and many of them do not have accommodation from the Imperial Bank. Some have a current account in that bank with a view to make remittances through the bank to the National Bank of India, Ltd., at Tuticorin. Some dealers go to Tuticorin, make payments direct to the National Bank and take delivery of the goods. Those dealers who stand in need of funds borrow from Multani bankers on hundi or demand pro-notes at 9 to 12 per cent.

Paddy.—There are about 50 traders dealing in paddy in the town. They sell for commission paddy brought to their mundis by the ryots of the surrounding villages during the months of October to March. They get a commission of one anna per bag both from the seller and the purchaser. They also charge from 2½ to 3 annas per cart of 12 or 15 bags on account of incidental charges called Mahimai which is collected from the seller. The traders sometimes go to the villages and purchase paddy on their own account when there is demand in the market. In that case they pay ready cash for the paddy bought, add their own profit and sell. In special cases the ryots allow some time which does not in any case exceed seven days. The sales made by the dealers to the consumers or to dealers in paddy from other places such as Virudhunagar and Tirumangalam are always for cash generally; in some cases the purchasers make payments in five or six days. No credit is allowed to purchasers.

The traders get accommodation from their brother traders for ten or fifteen days at 9 per cent. A few traders borrow money from the Imperial Bank on the security of paddy. Paddy traders do not generally borrow from the Multanis or the other indigenous bankers.

Brassware.—There are three wholesale dealers and about 27 retail dealers in the town carrying on trade in brassware. The manufactured articles are got from Delhi, Bombay, Sholapur, Poona, Moradabad, Benares, Bangalore, Tiruppur, Kalahasti, Tinnevelly, Palghat, Nagarkoil, Srivilliputtur, Kumbakonam and Dindigul. Consignors in Delhi, Bombay, Poona, Sholapur and Moradabad obtain money on railway receipts and send the drafts and railway receipts through the Imperial Bank. The consignees clear the goods after making payment to the bank on presentation of the drafts. Manufacturers of other places send the articles on credit charging interest at 12 per cent from the date of despatch. Payments to them are made in the course of one to three months by means of drafts through S. N. S. S. or R. S. A. C. firms at 6 pies to 1½ annas per cent commission. Sales are made to retail dealers of Madura and Ramnad districts and Ceylon and also to consumers direct. Sales to consumers are for cash, while those to retailers are for credit. The retailers are charged 12 per cent interest from the date of delivery of the goods and they are given time for payment up to three months. Remittances from Chettinad are made by means of vatti hundis which are cashed with S. N. S. S. and from Ceylon through drafts on the indigenous bankers here. Purchasers of other places remit money by insurance. Accounts are settled every year.

Brass sheets are obtained from importing firms at Madras such as Gordon Woodroffe & Co., Bombay Company, Binny Company and Shaw Wallace & Co., through the head offices of the local wholesale dealers. The importing firms charge 12 per cent interest from the date of delivery and receive payments in the course of one to three months. Remittances to Madras are made by means of drafts through the indigenous bankers.

The brass sheets are used in the manufacture of brassware in the local factories. The workmen in the factories are given permanent advances of Rs. 100 to Rs. 200. The Local dealers borrow money from the South India Bank and the indigenous bankers. The estimated value of the total imports of brassware is Rs. 10 lakhs per annum and of exports Rs. 4 lakhs.

Stationery, glassware and miscellaneous articles.—There are a number of shopkeepers dealing in cutlery, crockery, hosiery, glassware, stationery and other miscellaneous articles. These articles are got from Madras and also from manufacturers in foreign countries through their agents in Madras. The foreign merchants send drafts against payment or acceptance according as the consignee is a new or old customer. The amounts of these drafts are

remitted through the National Bank, Tuticorin, and sometimes through the Imperial Bank. The usual period of the drafts is 60 to 90 days in the case of D/A and from 30 to 60 days in the case of D/P drafts.

Money is borrowed whenever necessary from the indigenous bankers in the town at 12 per cent interest. Sometimes money is also borrowed from the Indian Bank at 9 per cent. The indigenous bankers lend money on current account, i.e., overdrafts and the merchant is facilitated in making repayments every day or whenever he gets money and the duration of such an account is not fixed. Usually the suppliers at Madras draw bills on the consignees. Sometimes remittances are made to the consignors through the indigenous bankers, by means of drafts at a commission of one anna per cent.

Articles are sold to commission agents in Madura and mufassal stations who in their turn sell them to dealers in those places. Sales are also made to consumers direct. Commission agents get a commission of 1½ per cent from the purchasers. Credit is allowed to mufassal dealers up to two months. The small shopkeepers sometimes raise money from Nattukottai Chettis and Marwaris on kandu vatti system.

Distribution.—There are seven or eight big commission agents in the town who purchase locally all the commodities that may be required by their customers in the mufassal (mostly Chettinad) from wholesalers and direct importers and send them to retail dealers at a commission of 1 per cent. They consign the articles to the mufassal dealers who make immediate payments and pay an interest of 9 per cent for belated payments. Payments are made in cash or by vatti hundis which are cashed with the firm of S.N.S.S. The importers and wholesalers in the town allow these commission agents a week's credit for grains and flour, a month's credit for groceries and 15 days' credit for oils, etc. Interest at 12 per cent is charged from the expiry of the credit period and rebate allowed for payments made before the credit period.

Section IX.

Banking facilities for trade.

Financing of trade.—Some exporters raise money from the Imperial Bank and the Multani bankers on demand drafts accompanied by railway receipts and invoices. The exporters of dyed yarns, dyed piece-goods and country cloths get credit from the dealers in yarns, dyes and piece-goods; they also borrow money when needed from the Multani bankers and the Sourashtra money-lenders at 9 to 12 per cent. As regards groundnut, the contractors of exporting firms pay money to the dealers in a week or ten days. If money is needed for purchasing groundnut from the ryots, loans are taken from the Multani bankers and Nattukottai Chettis at 12 per cent and 15 per cent respectively. As regards imports, importers of grains and seeds borrow from Multani bankers and S.N.S.S. on single signature at 12 per cent and from the Imperial Bank and the Indian Bank on the security of goods at 7 to 9 per cent. The rate of interest charged by the Indian Bank will be 1 per cent higher than that of the Imperial Bank. Grocery merchants get credit from the indigenous bankers at 9 to 12 per cent and from the Imperial Bank on the security of goods. The piece-goods merchants borrow money from the Multani bankers and Sourashtra money-lenders at 9 to 12 per cent. Hardware merchants raise loans from the Multani bankers on hundis or pronotes at 9 to 12 per cent. Shopkeepers who deal in glassware, stationery, etc., borrow money from the indigenous bankers at 12 per cent and from the Indian Bank at 9 per cent. Small traders take loans from Nattukottai Chettis and Marwaris on kandu vatti system. The Imperial Bank lends money on the security of all kinds of goods. The Indian Bank also does so though on a smaller scale. The articles are stored in the godowns of the banks and deliveries made on payment. Partial deliveries are also made against partial payments. Godown rent, supervision charges and insurance premium are collected from the borrowers. Whenever money is needed by the traders it is obtained easily from the indigenous bankers who grant loans on single signature at 9 to 15 per cent, the most common rate being 12 per cent. The period of advance is usually three months. Though the joint-stock banks advance money at a lower rate of interest and for a longer period,

the traders prefer to borrow from the indigenous bankers as they give loans on the personal credit of the borrower whereas the joint-stock banks demand sureties. The traders find it difficult to secure proper sureties and hence they are not able to get much help from the banks. The indigenous bankers allow overdrafts to traders up to a certain limit according to their worth, business capacity and honesty and levy interest on daily balances. They give loans on hundis for 90 days and on pro-notes for shorter periods also. They finance all kinds of trade. Dealers in dye-stuffs, yarns (grey and dyed), cloths, grains, oils, etc., are all financed by them; they do not finance the weavers or the small dyers.

The joint-stock banks do not find any difficulty in recovering the advances made as the loans are all well-secured; the indigenous bankers also recover the advances mostly without resort to court. There will only be three to five cases taken to court in a year by each firm. No malpractices are found in the transactions of the indigenous bankers.

Negotiable instruments.—In the trade of the town one-third of the payments will be by cash payment, either through post by insurance, money order or V.P.P. or by personal payment, and two-thirds by means of negotiable instruments, viz., dharsana hundis, thavani hundis and vatti hundis. Dharsana hundis are demand drafts payable at sight; thavanai hundis are bills payable days after sight or date and vatti hundis are hundis carrying interest till date of payment. Vatti hundi is peculiar to Nattukottai Chettis; it is not a negotiable instrument. The Imperial Bank does not pay against these instruments; nor do the Multani bankers honour them. However the Imperial Bank collects them as scripts for collection and makes payments after the hundis are collected from the drawees. S.N.S S. honours these instruments and makes payments in advance depending on the solvency of the last endorser and the drawer and sends these bills for collection through its agents at Madras. There will be a stipulation in the vatti hundis that interest will not be paid after a certain date. Sample wording of the hundis is given in the appendix to this report.

Hundis executed in favour of the indigenous bankers are either discounted locally with the Imperial Bank or sent to Madras or Bombay. They are not held by middlemen, merchants or commission agents. The part played by negotiable instruments in the trade of the town is described in Section VIII. No difficulties are experienced in connexion with them. The indigenous bankers state that there will be a more extended use of negotiable instruments if the stamp duty on them is abolished as in the case of cheques.

APPENDIX.

Sample Wording of the Hundis.

1. *Demand Draft.*

No..... .....19 .

Rs.....

At sight please pay to..... or order the sum of rupees .....only for value received on account..... .....and debit to my account.

(Signature) .....

Drawer.

To

.....

.....

.....

(Drawee).

2. Thavanai hundi for goods sent.

Rs.....

Due.....19 .

Place.....

Date .....19 .

At .....days after sight please pay to.....
.....or order the sum of rupees.....only for value received against R/R.....

(Signature) .....,

Drawer.

To

.....

.....

.....

(*Drawee*).

---

3. Thavanai hundi for loans.

Due.....19 .

Place.....

Date .....19 .

At.....days after date we jointly and severally promise to pay.....
.....or order at the Imperial Bank of India, Madura, the sum of rupees..... only for value received in cash.

(Signature) .....

---

4. Vatti hundi.

No.....

Date .....19 .

On demand please pay to.....or order with interest from date, the sum of rupees..... only for value received and debit to my account.

(Signature) .....,

Drawer.

To

.....,

.....,

.....,

(*Drawee*).

No interest after.....19 .

REPORT OF URBAN TRADE INTEREST OF COCANADA TOWN.

By M.R.Ry. K. SATYANARAYANA NAYUDU Garu, B.A., B.L., Investigator.

CHAPTER I.

Area and population—Volume of trade—Exports and imports.

Area is about 7¼ square miles.

Population in 1911 is 54,110.

Population in 1921 is 53,348.

The chief articles of export are (the places to which they are generally exported are given in the parentheses).

1. Rice and paddy (Ceylon, West Coast and South India).
2. Groundnut (Continent and France).
3. Castor seeds (America).
4. Palmyra fibre (Japan, Belgium, United Kingdom, Continent, United States of America and Australia).
5. Oils (castor and groundnut) (Burma, Ceylon, major portion of United Kingdom).
6. Hemp (Italy, Greece, Belgium, United Kingdom and Continent).
7. Jute (Do. do.).
8. Coir yarn (Continent, Germany, Belgium and United Kingdom).
9. Tobacco (Holland, England and Burmah).
10. Cotton (Continent and Bombay).
11. Oil-cakes (castor and groundnut) (Ceylon, United Kingdom and Continent).
12. Nux vomica (United States of America, Continent and United Kingdom).
13. Gingelly (Burma and Ceylon).
14. Dried prawns (Burma).
15. Coconuts (Burma and Northern India).
16. Myrabolams (United Kingdom and Continent).
17. Rice meal (United Kingdom).
18. Cashewnut kernels (United States of America and Continent).
19. Grams (Ceylon, West Coast and South Indian Ports).
20. Jaggery (Western India and Guzarat).
21. Eggs (Burma).
22. Ghee (Burma and Ceylon).
23. Chillies (South Indian Ports and Calcutta).
24. Mustard and fenugreek (South Indian Ports).
25. Coriander (Ceylon).
26. Cuscus root (Continent and United States of America).
27. Buffalo and bull horns and tips (United Kingdom and Continent).
28. Turmeric (United Kingdom, Continent and United States of America).
29. Hide fleshings (United States of America, United Kingdom and Continent).
30. Bone meal (Continent).
31. Gunnies (neighbouring districts).
32. Cigars (United Kingdom and Burma).

The chief articles of import are (the places from which they are generally imported are given in the parentheses):—

1. Dal (Kharagpur, Karachi and Central Provinces).
2. Cement (United Kingdom, Continent, Madras and Shahabad).
3. Paper (United Kingdom and Calcutta).
4. Hardware and rice mill accessories (Continent and Sakshi, Kalimat).
5. Aluminium (Continent).
6. Kerosene oil and petrol (Burma, America and also from Madras).
7. Gunnies (Calcutta, Chittivalasa and Ellore).

8. Timber (Burma).
9. General merchandise, e.g., soaps, etc. (United Kingdom and Madras).
10. Castor seeds (Kambhammet, Guntakkal, Tallapudi, etc.).
11. Groundnut (Guntur, Kurnool, Ganjam and Vizagapatam districts).
12. Grams (Kambhammet, Guntakal, Jaggayyapeta, Central Provinces and Rangoon).
13. Rice (Burma).
14. Oil-cakes (Bezwada, Guntur, Ellore and Vizagapatam districts).
15. Furniture (Madras).
16. Piece-goods (Bombay and United Kingdom).
17. Sugar (Java).
18. Cigarettes (Guntur and United Kingdom).
19. Motor car and other accessories (Madras and United States of America).
20. Vegetable ghee (Holland and Continent).
21. Coconut-oil (Cochin and Colombo).
22. Groundnut-oil (South Arcot, Salem and Vizagapatam districts).
23. Cashewnut (Ganjam and Vizagapatam districts, Malabar and South Africa).
24. Myrabolams (Upper Godavari, Central Provinces and Vizagapatam districts).
25. Chillies (Kambhammet and Rangoon).
26. Cotton yarn (Bombay, Gokak, Sholapur, Madras and Hugli).
27. Soda ash, etc. (United Kingdom).
28. Matches (Bombay, Rangoon and Calcutta).
29. Tobacco (Ellore and Guntur).
30. Gingelly (Vizagapatam district and Kambhammet).
31. Wheat and wheat flour (Karachi and Calcutta).
32. Peas (Karachi and Calcutta).

Of the articles of export mentioned supra, rice, palmyra fibre, oils, coir, tobacco, cotton, oil-cakes, nux vomica, gingelly, dried prawns, coconuts, rice-meal, grams, jaggery, eggs, ghee, chillies, mustard, coriander, and cigars are articles of local produce; they are mostly from Cocanada and from villages and towns of this district, but some quantities of these articles are also imported by rail from neighbouring districts and exported by sea and coastwise.

Groundnut, castor seeds, oils, hemp and jute, tobacco, oil-cakes, myrabolams, buffalo and bull horns are imported by rail from neighbouring districts and are exported by sea and coastwise.

Kerosene oil, gunnies, general merchandise, vegetable ghee and matches are imported by sea and exported by rail to other parts of the Presidency.

Cashewnut is imported and sent to Mori for extracting kernels; the kernels are brought down to Cocanada and shipped to foreign countries.

The quantities of articles exported and imported during the year 1928 by sea, coastwise and rail and their values are given in separate statements (see Annexures A and B).

It is seen from the Annexures A and B that the values of exports by steamer to foreign countries and coastwise and by rail are Rs. 2,79,53,782; Rs. 93,86,742; and Rs. 89,85,684 respectively and that the values of imports by steamer from foreign countries and coastwise and by rail are Rs. 24,52,264; Rs. 63,88,070 and Rs. 4,39,19,769 respectively. Hence the exports are chiefly by steamer and the imports are chiefly by rail. The total trade of the town is therefore shown below:—

—	Foreign.	Coastwise.	Rail.	Total.
	Rs.	Rs.	Rs.	Rs.
Exports	2,79,53,782	93,86,742	89,85,864	4,63,26,208
Imports	24,52,264	63,88,070	4,39,19,769	5,27,60,103
Total ..	3,04,06,046	1,57,74,812	5,29,05,633	9,90,86,311

The names of exporters, importers and dealers together with the chief articles of their dealings are given below:—

Exporters—

1. Messrs. Ripley & Co. (castor oil, rice meal, palmyra fibre, myrabalams, jute and hemp).
2. Messrs. Volkart Bros. (castor oil, rice meal, palmyra fibre, myrabolams, jute and cotton).
3. Messrs. Wilson & Co. (castor oil, rice meal, palmyra fibre and horns).
4. Messrs. Ralli Bros. (castor seeds, groundnut seeds and cotton).
5. Messrs. Louis Drefus & Co. (oil seeds).
6. Messrs. Strauss & Co. (oil seeds).
7. Messrs. Innes & Co. (rice, groundnut and castor seeds).
8. Messrs. J. H. Vavasseur & Co. (palmyra fibre).
9. Messrs. East India Produce Co. (palmyra fibre and buffalo horns).
10. Messrs. Bangaru Chekka & Co. (palmyra fibre and buffalo horns).
11. Messrs. Boggavarapu Bros. (palmyra fibre and buffalo horns).
12. Messrs. V. L. Boggavarapu & Co. (palmyra fibre and buffalo horns).
13. Messrs. Bondada Pullayya & Bachu Venkataratnam (rice, oils, grains and oil-cakes).
14. Messrs. Gudimetla Ramachandramurti (rice and pulses).
15. Messrs. G. Ch. Sarabhayya & Jagannadharao & Co. (rice and pulses).
16. Messrs. Appana Venkatraju (rice and pulses).
17. Messrs. Gordon Woodroffe & Co. (same as No. 1).
18. Messrs. Bachu China Venkatrayudu (rice and pulses).
19. Messrs. Bangaru Satyanarayana (rice and pulses).
20. Messrs. General Produce Trading Company (rice and pulses).
21. Messrs. C. Raju (palmyra fibre, bones, bonemeal, hide fleshings).
22. Messrs. John Hussain (rice, grams and oils).
23. Messrs. Ibrahim Sulaiman Salajee (rice, grams and oils).
24. Messrs. Ahmad Moosa Sait (rice, grams and oils).
25. Messrs. B. L. Narayana Rao (palmyra fibre, myrabolams and forest produce).
26. Messrs. Hajee Sulaiman Khasim (rice, grams and oils).
27. Messrs. Addepalli Harischandrudu (rice and tobacco).
28. Messrs. M. A. Razack (gingelly and oils).
29. Messrs. M. Ramanna (eggs and oils).
30. Messrs. Majee Jamal Nur Muhammad (rice, grams and oils).
31. Messrs. Chitturi Kamaraju (horn tips and buffalo horns).
32. Messrs. Budampeta Subbayya (ghee, tobacco and castor oil).
33. Messrs. K. P. V. Shaik Muhammad Rowther (rice and grams).
34. Messrs. Hussain Khasim Dada (rice and grams).
35. Messrs. Hajee Habib Peer Muhammad (rice and grams).
36. Messrs. Adam Hajee Peer Muhammad (rice and grams).

Importers—

1. Messrs. A. P. Raju & V. S. Narayana (cement, paper, paints and sundries).
2. Messrs. Sripada Narasimham Bros. (cement, paper, paints and sundries).
3. Messrs. Gordon Woodroffe & Co. (hardware, piece-goods and yarn).
4. Messrs. Wilson & Co. (timber, paper and sundries).
5. Messrs. Chitturi Rangayya (paper, yarn and alum).
6. Messrs. John Hussain (dal, gunnies and piece-goods).
7. Messrs. Ibrahim Sulaiman Salajee (dal, gunnies and piece-goods).
8. Messrs. Hajee Sulaiman Khasim (dal, gunnies and piece-goods).
9. Messrs. Ahmad Moosa Sait (dal, gunnies and piece-goods).
10. Messrs. Bangaru Satyanarayana (dal).
11. Messrs. M. A. Razack (tamarind, matches and piece-goods).
12. Messrs. Palepu Venkataramana & Jayavarapu Veeresalingam (groundnut oil and castor oil).
13. Messrs. Nalam Ramalingayya (timber, grams and cement).
14. Messrs. Hajee Jamal Nur Muhammad (dal, gunnies, piece-goods, etc.)
15. Messrs. Mandavilli Satyalingam (iron and hardware).
16. Messrs. Mandavilli Ramanna (iron and hardware).
17. Messrs. Chitturi Venkatraju, son of Achiraju (piece-goods and yarn).
18. Messrs. B. L. Narayanarao (hardware, paper, chemicals and stationery).

Dealers—

1. Messrs. Varanasi Satyanarayana & Appana Venkatraju (rice).
2. Messrs. Chekka Veerraju (rice and grams).
3. Messrs. Chundru Panakalu (rice).
4. Messrs. Badam Krishnamurti (rice).
5. Messrs. Mandavilli Mangaraju (paddy and grams).
6. Messrs. Dasari Venkatraju (paddy and grams).
7. Messrs. Chodey Appa Rao (rice).
8. Messrs. Gudimetla Ramachandramurti (rice).
9. Messrs. Bachu China Venkatrayudu (rice).
10. Messrs. Vadakkattu Adinarayana (paddy and grams).
11. Messrs. Chekka Sreeramulu and Korukonda Gangaraju (chillies, coriander, grams and turmeric).
12. Messrs. Kadimcherla Raju (chillies, coriander, grams and turmeric).
13. Messrs. Tatavarti Sathiraju (jaggery and grams).
14. Messrs. Chitturi Appalaraju (jaggery, grams and tamarind).
15. Messrs. Immidi Chinnayya (jaggery, grams and tamarind).
16. Messrs. Mutha Veerabhadram (jaggery, grams and tamarind).
17. Messrs. Reddi Venkayya (rice).
18. Messrs. Kosuri Ramaswami (rice and oils).

Exporters.—Of the exporters mentioned above, Nos. 1, 2, 3, 4, 5, 6, 7, 8 and 17, i.e., nine, are European firms, Nos. 22, 23, 24, 26, 28, 30, 33, 34, 35 and 36, i.e., ten, are Muhammadan firms and the remaining seventeen firms are local Hindu ones. The Muhammadans do not belong to this town but belong to other parts of India. Of the seventeen local Hindu firms, Nos. 10, 11, 12, 13, 14, 15, 16, 18, 19 and 31, i.e., ten, are Vaisyas, Nos. 25 and 32, i.e., two, are Brahmans, Nos. 21, 27 and 29, i.e., three, are Sudras and Nos. 9 and 20, i.e., two, are jointly owned by Brahmans and by Vaisyas.

The European firms generally export castor oil, rice meal, palmyra fibre, myrabolams, jute, hemp, cotton, horns, castor seeds and groundnut seeds; they generally do foreign trade only and not by rail and coastwise. The Muhammadan firms generally export rice, grams and oils; they do generally coastwise trade and rail-borne trade. The Hindu firms generally export palmyra fibre, buffalo horns, rice, oils, grams, oil-cakes, bone, bonemeal, hide fleshings, myrabolams, forest produce, ghee, eggs and tobacco. Of the Hindu firms, Nos. 13, 14, 15, 16, 18, 19, 20, 27, 29 and 32 generally do business only coastwise and rail-borne to Burmah, Ceylon and South India; the other Hindu firms do foreign business also.

Importers.—Of the importers, Nos. 3 and 4, i.e., two, are the only European firms, Nos. 6, 7, 8, 9, 11 and 14, i.e., six, are Muhammadan firms, and the remaining ten are local Hindu firms. Of the ten Hindu firms, Nos. 1, 5, 10, 12, 13, 15, 16 and 17, i.e., eight, are Vaisyas and the remaining two, i.e., Nos. 2 and 18, are Brahmans.

The European firms generally import hardware, piece-goods, yarn, timber, paper and sundries; No. 3 imports from foreign countries and No. 4 from foreign, coastwise and by rail also. The Muhammadan firms generally import dal, gunnies and piece-goods by rail and coastwise from other parts of India. The Hindu firms generally import cement, paper, paints, sundries, yarn, dal, oils, timber, hardware and chemicals. Nos. 1, 2, 5 and 18 import from foreign countries and coastwise. Other Hindu firms import by coastwise and by rail.

It is seen that the two importing European firms and the six importing Muhammadan firms are also exporters. Of the Hindu firms only Messrs. Bangaru Satyanarayana and B. L. Narayana Rao are both exporters and importers.

Dealers.—These are persons who have what are called 'Khaida Kottulu', i.e., commission shops or selling agencies, i.e., they generally receive bags of paddy, rice, gram, jaggery, tamarind, etc., from the producers and small village merchants and sell them on their behalf appropriating a certain rate of commission to themselves. Of the dealers, except Nos. 3, 7, 17 and 18 all the remaining fourteen are Vaisyas by caste; the four others are Sudras. Nos. 8 and 9 are both dealers and exporters.

CHAPTER II.

Financing Agencies: Different kinds.

The Imperial Bank is the chief financing agency for the trade of the town. It has a branch at Cocanada, with an agent, accountant, manager, six shroffs and a number of clerks. There are also some indigenous bankers and money-lenders in the town. A branch bank of the joint-stock bank called Andhra Bank, Masulipatam, was started very recently at Cocanada on 22nd November 1929; it has just commenced financing trade on a small scale. There are also District Co-operative Bank and Cocanada Co-operative Bank.

Imperial Bank.—Actual figures of deposits, etc., of the Imperial Bank could not be ascertained. All the European firms, and most of the Hindu and Muhammadan firms have got transactions with the Imperial Bank and are getting financial assistance from the Imperial Bank for the conduct of their trade.

Andhra Bank.—The head office is at Masulipatam. It has only a branch at Cocanada. There are no other branches. The total capital of the head office and of the Cocanada branch is Rs. 1,30,000.

	Rs.
Total deposits (fixed, current and savings) of the head and branch offices	5,65,700
Reserve fund	10,175

There are no exchange banks or agency banks in Cocanada. The local branch of the Imperial Bank takes exchange bills of some of their local customers and forward them to their head office at Madras who get them cashed through the National Bank, Madras, or Mercantile Bank, Madras, who have got direct exchange business.

Imperial Bank.—(A) Nature and volume of business—The Imperial Bank at Cocanada does the following kinds of business:—

I. Grant of loans.—(*i*) On gold: This is done now on a small scale.
(*ii*) On produce: This is done on a very large scale.
(*iii*) On pro-notes:
(*a*) Single signature: (Very rarely issued).
(*b*) Joint signature: (Almost all the D.P. notes are issued with two signatures of substantial solvency).
(*iv*) On fixed deposits as overdrafts: (Rarely used).
(*v*) On Government paper: (It is said that only about half a dozen persons have taken loans on the security of Government paper).

II. Discounting.—(*i*) Discounting inland bills: (This is a very common transaction of the bank with the merchants on a large scale).
(*ii*) Purchase of cheques and drafts on other banks.
(*iii*) Discounting foreign bills through their Presidency head office: [Items (*ii*) and (*iii*) are carried on a very small scale].

III. Receiving deposits.—(*i*) Fixed: Merchants have not deposited any amounts. A few big money-lenders and landed proprietors have deposited a few lakhs of rupees.
(*ii*) Current: Almost all merchants have current accounts; about 60 merchants have opened accounts; all must have at least Rs. 200 to open a current account with the bank.
(*iii*) Savings: Merchants do not deposit in this account; only a few officials have opened accounts.
IV. Safe custody of valuables.—This is also very rarely used by the merchants and residents of Cocanada.

(B) *Security and period of loans.*—No loans are advanced on land or house property.
(*i*) On gold: 75 per cent of the market value is given as loan.
(*ii*) On produce: 75 per cent to 80 per cent of the market value is given as loan.

The chief articles of produce on which loans are advanced are paddy, pulses, castor, groundnut and oil-cakes, rice and jaggery. Loans were used to be given on dry chillies also; but the bank has discontinued the grant of

loans on dry chillies now. All the loans on produce are generally key loans, i.e., the commodity is stored in the godowns of the merchant and the key of it is kept in the custody of the bank. The godown is insured at the cost of the borrower. When the borrower wants to dispose of the commodity so pledged, he has to get the key from the bank after paying the full amount of loan. If the market value of any commodity which is pledged drops down, the bank gives notice to the borrower that he should pay at once the difference in market price for the whole stock pledged; if he does not pay the difference accordingly the goods will be sold by auction and the amount due to the bank will be recovered from the sale-proceeds; and if the sale-proceeds do not cover the amount due to the bank the party will have to make good the deficit amount. If, however, the price of any commodity pledged with the bank goes up and if the borrower wants to take additional amount of loan on the pledged commodity, the existing loan may be closed and a new loan for a larger amount may be negotiated. Instances of latter kind are very rare.

(*iii*) On pro-notes: The amount of loans depends on the stability of the individuals in the estimation of the local bank officials. Loans are not generally granted on pro-notes with single signature. The bank is said to have been insisting that the second signatory should also be a person of substantial solvency. Some of the local merchants say that the bank is giving loans to an amount of only 10 per cent of their total assets; but it is observed that in many cases the valuation of the properties are over-estimated by the applicants and that the bank has been giving loans to an amount of about 25 per cent of the total assets according to the valuation at which the bank officials arrive after making independent enquiries.

(*iv*) On Government paper: The amount of loan advanced is generally 90 per cent of the market value.

Period of loans: The period of loans is generally three months; after three months the interest should be paid; if required by the merchant, the loan will be continued. On gold and produce, if the interest is paid after three months the loan will be continued as before; if the interest is not paid, the loan will be continued with compound interest with quarterly rests. On D.P. notes interest should be paid at the end of every three months, the principal should be paid at the end of three or six months; but if the merchant wants to continue the loan, he has to take a fresh loan with a fresh D.P. note.

(C) *Rate of interest.*—It is different for different kinds of loans. Also it is subject to fluctuations during the course of an year. It is generally one or two per cent more than the rate of interest prevailing at the head office for gold, produce and D.P. notes.

——	Gold.	Produce.	D.P. Notes.
			PER CENT.
13th December 1928 to 14th February 1929 ..	9	9	10
14th February to 10th May 1929	8	8	9
10th May to 10th October 1929	7	7	8
10th October 1929 to present date	8	8	9

Rate of discount on bills: If the bill is drawn on Madras and is cashed at Cocanada, the discount charged is 2 annas per cent; if it is drawn on any Indian Port or other town it is 4 annas if accompanied by bill of lading and is 3 annas if accompanied by railway receipt; if it is drawn on any Ceylon Port or on Pondicherry it is 6 annas per Rs. 100.

Andhra Bank.—This branch was opened only on 22nd November 1929 at Cocanada.

Nature of business.—(1) Grant of secured loans and of unsecured loans under joint signatures.

(2) Sale and purchase of bills of exchange and inland bills, discount of documentary bills, clean bills and hundis.

(3) Receiving deposits from the mercantile community, landed proprietors, middle-class public and indigenous bankers.

Volume of business at Cocanada at present.—(*i*) Grant of loans under joint signature about Rs. 10,000.
(*ii*) Purchase of export bills about Rs. 10,000.
(*iii*) Receiving current deposits about Rs. 5,000.

Period of loan.—It is generally six months.

Rate of interest.—It is 3 per cent over the Imperial Bank rate at Madras: The minimum is 9 per cent.

Indigenous bankers.—There are two classes of indigenous bankers in the town—

(*i*) Local Vaisyas; and
(*ii*) Marwaris.

Local Vaisyas.—There are twenty-four Vaisyas who are dealing in money-lending business. Eight of these are both traders and money-lenders. The capitals of all the Vaisyas are their own and they are not doing the business with any borrowed capital. They do not generally transact other kinds of banking business. They lend mostly on mortgages of immovable properties and on a small scale on unsecured pro-notes. Their rates of interest vary from 9 per cent to 15 per cent. If any customer wants a loan urgently at a time when the Vaisya money-lender is short of funds, he gets money from the Imperial Bank and gives loans to the customer. All of them have got credit in the bank. They do not generally do pledging business. Generally, their rate of interest on mortgages is As. 12-6 per mensem and on *pro-notes is Re. 1-0-6 per mensem. Compound interest is generally* levied every year on mortgages; and pro-notes are renewed after every three years. An amount of 6 pies is added to every rate of interest in the case of indigenous bankers as it is collected for the purpose of utilizing it for charity fund. This is a common feature with the private money-lenders of the town.

The list of Vaisyas who have been doing this business in the town is appended as Annexure C. The estimated values of all their properties and the approximate capitals utilized by them in money-lending business are reported to be as follows:—

Estimated value of all their properties.

		Capital invested in money-lending.
1.	25 lakhs.	15 lakhs.
2.	10 ,,	5 ,,
3.	2 ,,	1½ ,,
4.	2 ,,	1½ ,,
5.	1 ,,	½ ,,
6.	2 ,,	1½ ,,
7.	15 ,,	7 ,,
8.	6 ,,	3 ,,
9.	3 ,,	1½ ,,
10.	1½ ,,	1 ,,
11.	20 ,,	15 ,,
12.	6 ,,	4 ,,
13.	3 ,,	1 ,,
14.	50,000	25,000
15.	50,000	25,000
16.	2 lakhs.	1½ lakhs.
17.	2 ,,	1½ ,,
18.	3 ,,	1 ,,
19.	2 ,,	1 ,,
20.	1 ,,	50,000
21.	4 ,,	2 lakhs.
22.	3 ,,	1½ ,,
23.	3 ,,	1½ ,,
24.	2 ,,	1 ,,
Total ..	119½ ,,	69½ ,,

No. 1.—Two brothers are living jointly and are doing this money-lending business. They give large sums of money mostly to zamindars and big landed proprietors and muttadars. They do not lend moneys less than Rs. 5,000. They lend only on mortgages and on pro-notes. They acquired recently some estates villages from the proprietors to whom they lent moneys. Their rate of interest is generally from As. 12-6 to Re. 1-0-6 per month per cent. Compound interest is collected annually on mortgages. They do not generally lend moneys to persons of moderate means. They get about Rs. 50,000 on interest and Rs. 50,000 on lands per annum. They do not transact any other kind of business. They are at present general managing agents of the Carnatic Paper Mills, Rajahmundry, jointly with Mothey Bros. of Ellore.

No. 2.—He does not lend moneys less than Rs. 5,000. He also lends only to big landed proprietors on mortgages only; he lends money very rarely on pro-notes. The rate of interest varies from As. 12-6 to Re. 1-0-6 per cent per month. Compound interest is collected every year. He gets about Rs. 20,000 on interest. He also gets about Rs. 20,000 on lands and houses in Cocanada town. He does not transact any other kind of business.

Nos. 3, 4, 5, 6 *and* 24.—Of these the first four are brothers and sons of No. 2 and No. 24 is the widow of one of the deceased brothers. All the five have together got as much property as No. 2. Each of these five persons has got two lakhs of capital. Nos. 3, 4 and 6 have invested one and a half lakhs; No. 5, half lakh only and No. 24, one lakh only in money-lending business. No. 5 did commission business and lost one lakh in it. They have invested the remaining amounts in jewellery, lands and houses. No. 3 is an local fund contractor also. No one is doing any trade business. All these are giving loans on mortgages and pro-notes at rates of interest ranging from As. 12-6 to Re. 1-0-6. They give loans of amounts not less than Rs. 1,000. They collect compound interest on mortgages at the end of every year.

Nos. 7 *and* 8.—They lend only to big landed proprietors, they do not generally lend moneys less than Rs. 1,000. They lend on mortgages and pro-notes at rates of interest ranging from As. 12-6 to Re. 1-0-6. No. 7 has invested about 7 lakhs in money-lending, about 4 lakhs in the Imperial Bank, National Bank and in the Chartered Bank and about 4 lakhs on lands. He gets about Rs. 30,000 on interest and Rs. 10,000 on lands. No. 8 has invested 3 lakhs in money-lending, about one lakh in Imperial Bank and 2 lakhs on lands. He gets about Rs. 14,000 on money-lending and about Rs. 10,000 on lands and other immovable property.

No. 9 has 3 lakhs of property, of which he has invested 1½ lakhs on money-lending and the remaining 1½ lakhs on lands and other immovable property. His rate of interest ranges from As. 12-6 to Re. 1-4-6. He collects compound interest every year on mortgages. Generally his rate of interest is As. 12-6 per mensem on mortgages and is Re. 1-0-6 to Re. 1-4-6 on pro-notes.

No. 10.—He is the brother's son of No. 7. He got 2½ lakhs. One lakh was spent in miscellaneous expenses; out of the 1½ lakhs, one lakh was given out as loan at 8 annas per month; he gets about Rs. 6,000 per year on interest, the remaining half a lakh was invested on the immovable property.

No. 11.—His property is estimated to be about 20 lakhs; he has invested about 15 lakhs on money-lending business; the remaining amount was invested on lands and immovable property. He does not lend moneys less than Rs. 500. Interest varies from Re. 0-14-6 to Rs. 1-4-6. He levies in some cases compound interest for every month, in some cases for three months and in some cases for six months. He levies penal interest at Re. 1-9-0 per mensem.

No. 12.—He does not lend moneys less than Rs. 500. He has invested about 4 lakhs on money-lending business and has 2 lakhs on lands and immovable property. His rate of interest varies from As. 12-6 to Re. 1-0-6. He gets about Rs. 20,000 on interest and Rs. 10,000 on lands, etc.; he lends on mortgages and on pro-notes. He also levies compound interest on mortgages at the end of every year and renews pro-notes at the end of every three years.

No. 13.—He has invested one lakh on money-lending business, one lakh on export trade and one lakh on lands and immovable property. He lends moneys not less than Rs. 500. He gives loans on mortgages and pro-notes. His rate of interest varies from As. 12-6 to Re. 1-0-6.

No. 14.—Lends only on mortgages of lands and houses his rate of interest varies from Re. 0-12-6 to Re. 1-0-6.

Nos. 15, 16, 17, 19 *and* 21.—They generally lend moneys on mortgages not less than Rs. 500 at rates of interest varying from Re. 0-12-6 to Re. 1-0-6 with compound interest at the end of every year.

No. 18.—He has invested one lakh on money-lending business, 1¼ lakhs on trade and half a lakh on lands and immovable property. He gets about Rs. 6,000 per annum by way of interest ranging from Re. 0-12-6 to Re. 1-0-6 per mensem per cent on pro-notes and mortgages.

No. 20.—He lends moneys not less than Rs. 500 on pro-notes and mortgages at rates of interest ranging from Re. 0-12-6 to Re. 1-0-6

Nos. 22 *and* 23.—They do not lend moneys less than Rs. 500. They levy yearly compound interest on mortgages. Rate of interest varies from Re. 0-12-6 to Re. 1-0-6.

Marwaris.—They are nine Marwaris who have been doing money-lending business in this town. Their names are given in a separate statement appended as Annexure D. Of them, the first mentioned one is a Vishnu Marwari. The other eight are Jain Marwaris. Their capitals owned and borrowed are given below:—

Approximate capital invested.

	Own.	Borrowed.
1.	7 lakhs.	Nil.
2.	1 ,,	2 lakhs.
3.	1 ,,	2 ,,
4.	1 ,,	2 ,,
5.	1 ,,	2 ,,
6.	¼ ,,	¼ ,,
7.	½ ,,	½ ,,
8.	1½ ,,	Nil.
9.	¼ ,,	¼ lakh.

No. 1 is doing business as a banker; others are mere money-lenders. They get the borrowed money from Jodhpur, Bikaneer and Marwar at rates of interest varying from 6 annas to 8 annas per month per cent.

No. 1 is a branch; the capital invested in this branch is about 8 lakhs; of which one lakh is invested on rice and ginning mills. The head office is in Hyderabad. One of the partners is doing business here. He also owns rice, ginning and oil factories. He has invested about 2 lakhs on produce loans, half a lakh on gold loans, 2½ lakhs on pro-notes; one lakh on hundis; one lakh on rice and ginning mills and one lakh on loans on plant and machinery. His rate of interest on mortgages varies from Re. 0-12-6 to Re. 1-0-6 and that on loans on produce and pro-notes from Re. 1-0-6 to Re. 1-2-6. He takes discount of 8 annas per Rs. 100 on drafts and documentary hundis of non-customers of the Imperial Bank. Out of the 8 annas he pays about 4 annas to the Imperial Bank for re-discounting. But in the case of local Muhammadan merchants who have got dealings with Bombay he charges discount of 1 anna to 4 annas per Rs. 100. Also, when he gives loans for trade to any merchant, he not only charges interest at Re. 1-0-6 per mensem but also takes a profit of 2 annas per rupee of the total profit in the business; if the arrangement regarding the share of profit is not settled, he takes a commission of 3 pies per bag of commodity purchased.

Nos. 2, 3, 4 and 5 have been giving loans on gold, produce and on pro-notes. The business of each individual is generally about 2 lakhs on gold, half a lakh on produce and half a lakh on pro-notes. They generally give loans of large amounts of Rs. 500 and above. Their rate of interest on gold varies from Re. 0-12-6 to Re. 1-0-6 and on produce and on pro-notes it is Rs. 1-0-6 per mensem. The remaining Jain Marwaris Nos. 6, 7, 8 and 9 lend moneys of small amounts of Rs. 40, Rs. 50, etc., up to Rs. 500. Their rate of interest is generally Rs. 1-9-0 per mensem. They always give on gold and do not generally lend on pro-notes and produce. The rate of interest of these Marwaris is generally Rs. 1-9-0 for sums less than Rs. 100, Rs. 1-4-6 for sums between Rs. 100 and Rs. 200 and Re. 0-12-6 to Re. 1-0-6 for sums between Rs. 200 and Rs. 500.

On gold, silver and produce they give loans to an extent of about 75 per cent of the market value.

The period of loans on gold and silver is generally three months, if repayment is not made within three months, penal interest is levied. The penal interest is generally Re. 1-9-0. No definite period is fixed for produce loans.

The period of three months is generally fixed and calculated with reference to Telugu dates; hence most of the borrowers miss the limit of three months' period sometimes voluntarily and sometimes involuntarily; so it is said that 50 to 60 per cent of these loans end in the payment of penal interest by the borrowers. Also, it is said that these Marwaris collect interest both on the date on which the amount is lent and on the date on which it is repaid; this is considered to be disadvantageous to the borrower. All the local Vaisyas do not levy interest on the two dates as these Marwaris but levy only for one date.

Three Marwaris Janikadas Gambirchand, Balakrishnadas Motilal and Multanchand Kanyalal were bankers in the town till about 8 or 10 years when they failed. It is said that they speculated on sugar, gunnies and gold business and sustained losses; it is said that they gave loans to persons of low status and that they were not able to make collections fully and promptly. One of them is now doing as a sub-agent for the sale of kerosene oil and petrol in Cocanada town; the other two left the town for good.

Co-operative Banks.—The co-operative societies working in the town are—

(1) The District Co-operative Bank.
(2) The Cocanada Co-operative Bank, Frazerpeta.
(3) Ramaraopeta Co-operative Society.
(4) Government Servants' Co-operative Credit Society.
(5) Mercantile Employees' Co-operative Society.
(6) District Labour Department Public Servants' Co-operative Society.
(7) Police Employees' Co-operative Society.
(8) Christian Co-operative Society.

The District Co-operative Bank.—The number of members on 30th June 1929 was 255 consisting of 118 individuals and 137 societies. The paid-up share capital of the individuals was Rs. 24,600 and that of the societies was Rs. 56,450, making up the total on 30th June 1929 Rs. 81,050. The borrowings of the bank by 30th June 1929 are—

	Rs.	A.	P.
1. Individuals	2,24,073	13	0
2. Joint-stock or other institutions	23,198	10	0
3. Local boards, municipalities, etc., ...	2,05,863	9	0
4. Imperial Bank of India	8,610	8	0
5. Primary societies	46,675	0	0
6. Madras Cenral Urban Bank	95,000	0	0
Total ...	6,03,421	8	0

Loans to the value of Rs. 5,26,312-7-0 were distributed during the year of which Rs. 5,21,062-7-0 was a short term. The loans outstanding on 30th June 1929 amount to Rs. 6,19,225-6-0. The bank earned a net profit of Rs. 20,588-2-0 during the year.

Details regarding the amount shown against individuals supra being the borrowings of the bank on 30th June 1929 are—

	Rs.	A.
Deposits from individuals—		
Fixed	1,05,128	5
Current	70,155	1
Savings	40,253	9
Provident Fund	8,536	14
Total ..	2,24,073	13

All loans issued to individuals are amounts exceeding Rs. 250. No loans were issued for purpose of trade. Loans are granted to the individual members only on the security of their fixed deposit receipts.

The next important co-operative institution in the town is the Cocanada Co-operative Urban Bank. It has 381 members; 428 loans to an amount of Rs. 31,714-5-0 were outstanding by the end of the year 1928-29. Of them 24 loans to an amount of Rs. 5,410 were granted on security of immovable property and the remaining 404 loans to an amount of Rs. 26,304-5-0 were granted on the security of one or more sureties. All the 428 loans were

short-term loans (not exceeding one year), 137 loans to an amount of Rs. 17,828 were granted during the year 1928-29 for liquidation of prior debts, 81 to an amount of Rs. 5,648 for the purchase of foodstuffs and other necessaries of life, 28 to an amount of Rs. 6,630 for purpose of trade, 22 to an amount of Rs. 2,100 for the construction of houses, etc., and 24 to an amount of Rs. 1,975 for marriages and other religious purposes.

Rumaraopeta Co-operative Society.—There are 69 members. Fifty loans to an amount of Rs. 2,207-11-0 were outstanding at the end of the year 1928-29, of these, three to an amount of Rs. 402 were granted on security of the immovable property and 47 to an amount of Rs. 1,815-11-0 were granted on the security of one or more sureties. Forty-nine loans were granted for a period not exceeding one year and the remaining one loan for a period exceeding one year and not exceeding two years.

Government Servants' Co-operative Credit Society.—There are 246 members by 30th June 1929. Two hundred and twenty-six loans to an amount of Rs. 9,179 were outstanding by the end of 1928-29. All the 226 loans were granted on the security of one or more sureties. Of these, 162 to an amount of Rs. 7,747 were granted for a period not exceeding one year and 64 to an amount of Rs. 1,432 for a period exceeding one year and not exceeding two years.

Mercantile Employees' Co-operative Credit Society.—There are 101 members by 30th June 1929. Ninety-seven loans to an amount of Rs. 13,455 were outstanding by the end of 1928-29. All the 97 loans were issued on the security of sureties. Of these, 66 loans to an amount of Rs. 3,822 were issued for a period not exceeding one year and 31 loans to an amount of Rs. 9,633 for a period exceeding one year and not exceeding two years.

District Labour Department Co-operative Credit Society.—There are only 22 members. Only 17 loans to an amount of Rs. 782 were outstanding on 30th June 1929. All the 17 loans were issued for a period not exceeding one year and on the security of sureties.

Police Employees' Co-operative Credit Society.—There are 444 members. Three hundred and twenty-three loans to an amount of Rs. 16,729-10-10 were outstanding by 30th June 1929. All the 323 loans were granted on the security of sureties; of them, 132 loans to an amount of Rs. 11,904-4-0 were granted for a period not exceeding one year and the remaining 191 loans to an amount of Rs. 4,825-6-10 for a period exceeding one year and not exceeding two years.

The Cocanada Christian Co-operative Credit Society.—There are 110 members. Ninety-two loans to an amount of Rs. 4,689-3-0 were outstanding by 30th June 1929. Of these, nine to an amount of Rs. 716 were granted on the security of immovable property and 83 loans to an amount of Rupees 3,975-6-0 on the security of sureties. Forty-four loans to an amount of Rs. 1,324-11-0 were granted for a period not exceeding one year, 43 to an amount of Rs. 2,474-8-0 for a period exceeding one year and not exceeding two years and five to an amount of Rs. 890 for a period exceeding two years and not exceeding five years.

The statement showing the working capital of the several co-operative institutions in the town as they stood by 30th June 1929 is given as Annexure E.

The statement showing the amounts of loans disbursed and the purposes for which they were disbursed by the several institutions are given as Annexures F and G.

From the Annexure F, it is seen that 717 out of 1,114 loans, i.e., nearly 64 per cent of the loans are for amounts not exceeding Rs. 50; 209 loans, i.e., nearly 19 per cent of the loans are for amounts exceeding Rs. 50 and not exceeding Rs. 100; 128 loans, i.e., nearly 11 per cent of the loans are for amounts exceeding Rs. 100 and not exceeding Rs. 250; and 60 loans, i.e., 6 per cent of the loans are for amounts exceeding Rs. 250.

From the Annexure 'G' it is seen that loans were taken largely for—

(*a*) Liquidation of prior debts;
(*b*) for purchase of foodstuffs and other necessaries of life;
(*c*) for marriages;
(*d*) for construction of houses;
(*e*) for trade; and
(*f*) for other religious ceremonies.

The number of loans taken and the amount of loans taken for several purposes are shown below in percentages—

Loans taken.

——	Number.	Percentage.	Amount.	Percentage.
			RS.	
For liquidation of prior debts ..	664	59·6	55,010	57·8
For purchase of foodstuffs, etc...	209	18·8	14,175	14·8
For marriages	107	9·6	9,619	10·2
For construction of houses, etc.	53	4·8	4,411	4·6
For trade	31	2·8	7,080	7·4
For other religious ceremonies ..	20	1·8	1,591	1·7

There are eight loans to an amount of Rs. 500 for education; four loans to an amount of Rs. 765 for purchase of lands and three loans to an amount of Rs. 75 for purpose of litigation.

Co-operative union.—There is a co-operative union at Cocanada. There are at present 25 agricultural credit societies and 11 non-agricultural credit societies attached to this union. Two supervisors and one clerk are working on behalf of the union. The union had the opening balance of Rs. 199-13-11 at the commencement of 1928-29; its receipts during the year amount to Rs. 1,911-8-10; its expenditure during the year amounts to Rs. 1,823-11-0; so the balance at the end of the year is Rs. 287-11-0. There are two other societies, viz., (*i*) C.B.M. High School Co-operative Stores and (*ii*) Cocanada Co-operative Building Society which are not affiliated to the co-operative union.

C.B.M. High School Students' Co-operative Stores, Limited.—It started working on 26th April 1929. There were no marked transactions during 1928-29. Share amount is Re. 1 per share. Entrance fee is 2 annas per share.

The present transactions of the stores are—

Receipts.

	RS.	A.	P.
Share capital and entrance fee from teachers	41	2	0
Do. do. from students	91	12	0
Receipts from sale of books	2,540	13	3
Return of books	31	11	0
Total ...	2,705	6	3

Charges.

Purchase of books	2,660	5	4
Stationery charges, etc.	28	1	0
Total of charges ...	2,688	6	11
Balance ...	16	15	11

Cocanada Co-operative Building Society.—The society was started on 22nd October 1923. The number of members at the end of 1928-29 is 66 and their share capital is Rs. 16,130. It is a limited liability society. The maximum borrowing capacity of the society if four times the paid-up share capital. Loans are issued for the construction of new dwelling houses on the security of the sites and buildings erected on them. The number of loans outstanding on 30th June 1929 is 28 and their amount is Rs. 38,527-8-0. The amount of reserve fund at the end of the year is Rs. 602-4-0. The overdues to the society are Rs. 38,527-8-0 (principal) and Rs. 1,677-12-0 (interest) out of the total amounts of Rs. 41,014-8-0 (principal) and Rs. 5,550-13-0 (interest). It is seen therefore that the collection work of the society is very poor.

There are no nidhis in this town. Very recently a branch of the Peoples' Own Provident and General Insurance Company, Limited, was opened. Its head office is in Poona city. It was registered under Indian Companies Act and Provident Insurance Societies Act. There is a loan department, the objects of which are—

(i) to pay off old debts;
(ii) to improve lands and houses;
(iii) to purchase new plots or build new houses; and
(iv) to start small cottage industries.

Two kinds of loans are issued—

(i) Loans without security: These are granted to pro-note for the starting of small cottage industries and are available only to such businessmen who are willing to place the concern under the direct supervision of the company; the company charges 5 per cent on the net profits in addition to the usual rate of interest.

(ii) Loans with security: These are granted to other persons who have to execute simple mortgage deed of houses or lands; generally 75 per cent of the market value will be advanced. All loans are advanced at nominal rate of interest of 1 per cent per annum. Every person desiring to take a loan has to enrol two bona fide and genuine persons of his own 'class' in the second and third weeks after the acceptance of his loan proposals by the company; the two persons are said to be 'bona fide and genuine' only when they in turn are each able to secure two loan candidates of their own class. The loans are divided into 11 classes; if the loan amount is Rs. 5,000 it is 'A' class; Rs. 4,000 'B' class; Rs. 3,000 'C' class; Rs. 2,000 'D' class; Rs. 1,000 'E' class; Rs. 500 'F' class; Rs. 400 'G' class; Rs. 300 'H' class; Rs. 200 'I' class; Rs. 100 'J' class and Rs. 50 'K' class.

The schedule appended as Annexure H shows the entrance fee, the weekly payments, the number of members to be enrolled, amount of loan obtainable, and the amount of weekly repaying instalment of this company.

The amount of loans issued by the branch is said to be about Rs. 50,000 and by the whole company about six lakhs of rupees. Some persons who were granted loans have been repaying the instalments and some have not been repaying the instalments. There seems to be dissatisfaction among a number of persons who enrolled themselves as loan candidates and who are unable to satisfy the condition that they should produce two bona fide and genuine loan candidates; a kind of consternation arose among the inhabitants that the company is trying to defraud the residence; every one wants to have a loan but one cannot get a loan unless one satisfies the conditions; hence arose the discontentment. The company is not popular and is likely to wind up the business in this town in a few days. For the present, it stopped all its activities and intends refunding the subscribed amounts of those who have lost their confidence and filing civil suits against those who ceased repaying the instalments.

Chit funds.—The chit fund system was very popular among the small traders and labouring classes till very recently. Most of this business was used to be conducted by one person who is a Vysya by caste. About four months back he misappropriated a sum of about Rs. 2,000 and about 30 chit funds proved a failure. Hence at present they are not popular and people are now afraid of contributing to such funds. The abovementioned person and his son had no other avocation. They are deaf; and they were making a living out of this chit fund business. He celebrated the marriages of two of his daughters and his family consists of ten members; and he has no property of his own. Hence he was tempted to misappropriate these moneys. He was doing this business for about 20 years. He was managing about 50 or 60 chit funds. The modus operandi of his business was the following:—

Each fund consists of 6 or 12 chits. Each chit was worth 4 annas which has to be paid every day. One person could take one or more chits. Lots with six chits expire after six months. The holder of one chit gets (Rs. 45 minus 1) or Rs. 44 at the end of one month, one rupee being the commission of the fund manager. Lottery is held at the end of every month, the holder of the chit who gets the chance takes Rs. 44 and signs in a register maintained by the fund manager. If the manager has not got sufficient faith in the regular payment of the other instalments he insists on another signature as security; but this is said to have been done rarely. In case of death, the payment is not insisted on the heirs of the deceased if the heirs

refuse payment. In the case of funds of 12 chits, lottery is held every month for 12 months. The amount is Rs. 90 but the commission in this case is Rs. 1-8-0. If one person has got two or more chits in the fund, he will have his chance at the end of two or more months.

He maintained registers and kept accounts of the several funds. The father and the son used to make collections from morning till evening. The collections of quarter rupees or other small silver, nickel or copper coins on any one day were used to be brought the next morning to the market where he used to give change for rupees and currency notes to needy persons, collecting what is locally called 'marakam' or commission at the rate of one, two or three pies per rupee. Aso, out of the collections he made, he used to lend out small amounts of money say Rs. 5 or Rs. 10 to petty vegetable market dealers and others for short periods of 10 or 15 days at 6 pies, one anna, and sometimes 2 annas per rupee per month or less than a month. In his registers he used to take the signatures of the payee (monthly totals) on one anna stamp. Also the registers showed the collections said to have been made by him from the chit-holders; but he was not issuing any receipts for the amounts he received; thus he entered in his registers only a few items of receipts and not others. Hence the chit-holders are not able to prove their payments and he was able to misappropriate the collections so made without the issue of receipts.

Three chit-funds which have been brought to notice during investigation are detailed below:—

(*i*) Jagannaikpur (part of Cocanada) 14 vegetable-dealers in Jagannaikpur market combined together and are contributing for a chit-fund with one rupee per day per chit. These 14 persons are both males and females. Once a week they have auction; the amount collected by the end of one week is Rs. 98. In auction the lowest bidder gets the chance, i.e., the holders of the chits bid for less than Rs. 98—97, 96, 95 and so on; the person who bids the least gets the turn; generally he gets at Rs. 95 or 94. The difference between Rs. 98 and the bid amount is kept as a reserve fund; and the total of all such amounts for all the weeks is added at the end of 14 weeks and is equally distributed among the 14 chit-holders. The manager of the fund is given a commission of one rupee for every auction at the end of every week. The person who gets the amounts in the early weeks has to execute a note in favour of the manager binding himself for the regular payment of future instalments.

(*ii*) *Cocanada market.*—A Muhammadan tobacco merchant has gathered five more tobacco merchants. All the six persons are males. The contribution is 8 annas per day per chit. The drawing is by lottery at the end of every month. These six persons are doing business very near each other in one place; hence they do not insist on a note being executed by the persons who get the lot in the early months. The Muhammadan who manages the fund gets one rupee by way of commission at the time of lottery at the end of every month out of the total lot which is in this case Rs. 90.

(*iii*) *Cocanada bazaar.*—A female who does business in wheat flour near the fruit market gathered another female and eight other persons to organize a chit-fund. Thus there are only ten persons but the two females have each taken two chits; so the number of chits is 12. The contribution is one rupee per day per chit. Here the collection of one month is taken by the holder of one chit at the end of every month; the amount so taken is Rs. 360. The female who organized the fund takes one rupee by way of commission at the end of every month. There is no lottery or no auction in this case. The two females who have each got two chits take the amounts at the end of the first four months; and the remaining eight months are fixed to the remaining eight persons according to their mutual convenience and agreement at the commencement of the organization of the fund. This chit-fund is said to have been running for the last ten years without any kind of failure.

(*iv*) There is a person by name Vuddandi Ayyanna, who is managing five chit-funds. He is a Vada by caste and possesses no property. For the five chit-funds, there are 50 contributors; each person holds one chit only. For each chit-fund, there are ten chit-holders. Of the 50 chit-holders, four are lime-sellers, eight are rice-sellers, four are fuel-sellers, six are chillies-sellers, five are bead-sellers, eight are sweetmeat-sellers, ten are vegetable-sellers and five are small dealers in miscellaneous articles. The ten vegetable-sellers formed into one combination; the four fuel-sellers and six chillies-

sellers formed into another combination; the five bead-sellers and five rice-sellers formed into another combination; the others into different combinations of ten persons each. Each chit-holder has to pay 5 annas per day; at the end of 32 days the amount collected is Rs. 100; this amount of Rs. 100 is paid at the end of 32 days to whomsoever the fund manager pleases; the commission paid to the fund manager is Re. 1 for each turn. There is no lottery or auction system. No note is executed by the persons who receive the prior monthly payments. The payments are made on trust; if any were to refuse to make further payments, the fund manager is responsible. The fund manager says that he sustained a loss of about Rs. 100 last year on account of such misbehaviour on the part of those who received the prior monthly payments; he makes collections by going to the subscribers in the evenings. He does not give receipt to those who pay him the daily subscriptions. No registers or accounts are maintained.

(c) In the town, there are gangs of coolies known locally as 'jattus'. In some of these gangs (the jattu of Yerusu Ramaswami was examined) eight coolies join together and contribute 2 annas each per day and they take by turns Rs. 8 at the end of every eight days; they draw the amounts by lottery; eight chits of which seven chits contain 'zero' and the eighth chit contains the letter '$\frac{1}{8}$' are mixed up and the drawer of the chit with '$\frac{1}{8}$' gets the amount of Rs. 8; for the next turn, there would be only seven chits of which six chits contain 'zero' and the 7th chit contains '$\frac{1}{8}$'; and the remaining persons are now allowed to draw; and so on. There is no manager and no commission is paid to any one; no note is executed by the persons who get the amounts in the first weeks, as they belong to one and the same gang. It is said that there are no cases of misappropriation or of misbehaviour among the chit-holders of these labouring classes.

There are two kinds of loans of peculiar nature—

(1) One Vaisya is lending Rs. 29 in a lump sum to petty shop-keepers and collects Re. 1 per day from the borrower for 30 days. Three sundry shop-keepers who sell salt, chillies, etc., have taken such loans from him. He takes a pro-note for Rs. 30 from the borrower at the time when he gives Rs. 29. The interest in this case has come to 100/29, i.e., Rs. 3-7-2 per month or Rs. 41-6-0 per cent per annum.

(2) The same Vaisya and two or three Marwaris are giving loans of Rs. 360 at the commencement of the year and collects from the borrower one rupee per day for 360 days. When they pay the amount of Rs. 360 to the borrower, they deduct interest on Rs. 360 for one year at Rs. 1-9-0 to Rs. 1-14-0 per cent per month and make the payment. The borrower has to execute a pro-note for Rs. 360 with the second signature. One of such Marwaris has been examined; he says that by collection of one rupee every day, the interest of Rs. 1-9-0 or Rs. 1-14-0 becomes doubled on calculation in the long run, as the amounts which are being collected may again be lent out to other borrowers on this method or otherwise. He has a clerk who maintains the accounts of all such borrowers and every evening he makes all the collections. He says that he got about 60 such borrowers about four years back. But some persons have gone to Rangoon and other places and did not repay the amounts and he had much difficulty in collection; consequently he reduced this kind of money-lending; he says he has got only two such borrowers now and that another Marwari got ten such borrowers.

CHAPTER III.

Financing agencies; their inter-relationship, defects, etc.

Inter-relationship of banks.—Some of the indigenous bankers have got accounts in the Imperial Bank. Sometimes, when the indigenous banker is short of funds and when a customer wants money from him urgently, he gets money from the Imperial Bank on credit and supplies the need of his customer.

The Imperial Bank gave during 1928-29 an overdraft to the District Co-operative Central Bank to an amount of Rs. 1,21,729-8-0. During the year 1928-29, the District Bank received Rs. 1,21,729-6-0 by way of overdraft and Rs. 23,800-6-0 by way of special loans; so the total accommodation was Rs. 1,45,529-12-0. The District Bank paid back the overdraft amount of Rs. 1,21,729-6-0 and an amount of Rs. 15,189-14-0 of the special loans; the District Bank has, therefore, to pay Rs. 8,610-8-0 to the Imperial Bank by 30th June 1929.

Of the indigenous bankers, one Marwari has an overdraft for about Rs. 25,000 from the Imperial Bank.

The Imperial Bank has been discounting bills of their customers but not of other persons who have no stability in their estimation. The bills of such persons are sometimes discounted by a Marwari indigenous banker who in turn gets them discounted by the Imperial Bank. There is no disinclination for the Imperial Bank to discount bills discounted by this Marwari indigenous banks. The other indigenous bankers of the town are not doing bills business.

Defects of the banks—Imperial Bank.—Some of the merchants say the following defects and inconveniences of the Imperial Bank at Cocanada:—

(1) It is not available at all times. Payments and other transactions are made on working days during office hours only.

(2) The officers of the bank are said to have been not so easily accessible as the local Marwaris or local Vaisyas.

(3) Interest is not paid on current accounts.

(4) The test of solvency of the borrowers is said to be more rigid than before. The bank officers are making detailed enquiries and do not accept the valuations of the properties made by the borrowers. The bank now wants that the second signatory should be also a man of substantial solvency. It is said that during the time of the Madras Bank, even a clerk or a relation of the borrower though not of substantial property was accepted as a second signatory and that this was due to the existence of a branch of Indian Bank, Limited, Madras, at Cocanada.

(5) No demand promissory loans are granted now on single signature. Overdrafts are not generally issued now. It is said that in the time of the Madras Bank overdrafts and demand promissory notes without second signature were issued

(6) Loans on produce. The Imperial Bank does not help merchants in selling portions of quantities stored in godowns whenever necessary. The Marwari money-lenders help the merchants in selling portions of quantities stored in godowns and kept in their custody.

(7) As regards imports, the Imperial Bank is not now giving loans on the production of railway receipt or bill of lading, when railway receipt or bill of lading is received earlier than the commodity. It is said that the Madras Bank was issuing loans on the security of such railway receipts and bills of lading.

(8) Loans are not granted to Indian merchants on the mere writing of a letter to the bank that articles are stored in the godown and without delivering the key of the godowns; the Indian merchants say that such loans are being granted to English firms.

(9) As regards exports, when articles are brought down and kept in godowns for shipment and when there is some delay in shipping on account of the late arrival of the ship or otherwise, loans are being granted on the produce stored in the godowns. But as soon as the ship arrives and as the produce is to be shipped, the key of the godown is to be taken from the bank. This can be done only on repayment of the loan taken and the bank does not accept a letter of guarantee which was used to be done in the time of the Madras Bank; this accommodation on the part of the bank is required by the merchants only during the time of shipping, because after the shipment the accommodation is given by the bank on the production of bill of lading and other documentary hundis. The merchants say that the lack of accommodation during the time of shipping (which they say is generally four or five days) is causing much inconvenience.

(10) Overdue interest on demand hundis for exported rice and fire insurance amounts for articles landed at the consignee's place are now being collected by the bank from the consignor instead of from the consignee.

Indigenous bankers.—(*i*) The rate of interest is high. In the case of small amounts they levy higher rate of interest. Some of the Jain Marwaris who give loans of Rs. 20, 30, etc., collect interest at Rs. 1-9-0 or even Rs. 1-14-0 per hundred per month.

(*ii*) Penal interest is being collected in many cases. Marwaris generally collect Rs. 1-9-0 as penal interest after the expiry of three months from the date of loan.

(*iii*) Compound interest is being levied by local Vaisyas at the end of every year on mortgages.

(*iv*) The local Marwaris collect interest both on the day on which the money is lent and the day on which the amount is repaid.

(*v*) The Marwaris or local Vaisyas do not give any receipts to the borrowers for any jewels received as pledge. The borrower has to depend on the good faith of the money-lenders. Generally there are no cases where the pledged properties are misappropriated or tampered with by the money-lenders. However it is desirable that these money-lenders may be enforced to give the borrowers some kind of receipt in token of having received the pledged article.

Co-operative banks.—For purpose of trade, the Mercantile Employees' Society gave loan of Rs. 300; Cocanada Co-operative Bank, 28 loans to an amount of Rs. 6,630 and Cocanada Christian Co-operative Credit Society, two loans to an amount of Rs. 150, i.e., in all 31 loans to an amount of Rs. 7,080. No loans on produce are being granted at present by the co-operative institutions. If the Cocanada Co-operative Bank were to give loans on produce, it will be helping the trade of some of the petty merchants.

Andhra bank.—The rate of interest is high. The branch was recently started in Cocanada; hence the merchants have not yet experienced any defects or inconveniences.

Chit funds.—It is desirable that the manager of the fund should issue receipts to the persons who pay the instalments and that those who receive the lot amount in the early months (weeks, fortnights or months as the case may be) should be made to execute pro-notes duly stamped.

Recovery of the advances.—There are not many cases of the difficulty of recovering loans by the Imperial Bank when prices of commodities go down the Imperial Bank sometimes find difficulty in recovering loans given on produce; even such cases are rare.

As regards the loans given on pro-notes by the indigenous money-lenders, they are generally repaid; but there are some cases which are converted into mortgages on account of borrowers' inability to repay within the stipulated period; and some mortgages end in sales. Some cases go to the civil courts. It is said that 10 per cent of the loans given on pro-notes and on mortgages are taken to courts for recovery. Of these, only about 2 per cent of the items remain uncollected in full; very few cases end in civil jail, such cases are estimated to be about ¼ per cent.

Chapter IV.

Marketing and finance for marketing, etc.

Marketing of rice, etc.—The most important articles of trade are rice, groundnut and castor seeds and palmyra fibre, cotton and hide fleshings; hemp and jute, coir yarn, nux vomica, myrabolams cashewnut kernels, rice meal, buffalo horns and ghee.

Rice.—Paddy is brought to the town either by the ryots or by the petty merchants of the villages; sometimes the mill-owners purchase directly from the ryots in the villages through their servants or brokers who are generally paid one anna per bag. The ryots and the village petty merchants bring to the Khaida (commission) merchants of the town and get the stocks sold by them to the mill-owners. Some stocks are conveyed from the villages by boats and some by double-bullock carts. The payment is generally made after the paddy reaches the Khaida merchant; sometimes advances are made by Khaida merchants to the village petty merchants who in turn pay a portion of the price of the purchased quantity to the ryots in the village itself. On boats the ryot or his servant or the petty merchant or his servant accompanies the stocks. If the boatman is a person who has been usually

conveying the stocks, no person follows the stock in the boat. On double-bullock carts the paddy is taken to the town by bandymen who are generally residents of the village. Sometimes the ryot or his servant also may accompany the bandies.

The Khaida merchants charge the following fees:—

(*i*) Commission: Fee of the merchant (one anna per bag).
(*ii*) Kolagaram: Charge for weighing (Re. 1 per garce of 25 bags).
(*iii*) Dharmam: Contribution to charity fund (4 annas per Rs. 100).
(*iv*) Gumastha Rusum: Contribution to the clerk of the merchant (4 annas per Rs. 100).
(*v*) Interest on advance: If any advance is paid.
(*vi*) Rent for godown: If the paddy is not sold on the date of receipt in the town.

A good portion of the stocks from the Khaida merchants is purchased by the mill-owners; the remaining portion is purchased by the Muhammadan merchants and other exporters; the mill-owners mill paddy into (*a*) raw and (*b*) boiled-rice. Both raw and boiled-rice are sold to the exporter. But a portion of the raw-rice is sold locally to consumers and to local retail merchants. Raw-rice is exported to north of Madras by train and boiled rice to south of Madras by train and to Coromandel Coast, Malabar and Ceylon Ports by steamer; this business is not done by European firms.

The mill-owners of Cocanada get paddy either from the commission or Khaida merchants of the town or by the employment of their own servants as brokers who are paid one anna per bag as brokerage. The mill-owner generally pays the money a week after the receipt of the bags in the mill. No interest need be paid for this week. When the ryot is poor or when he wants money urgently he is paid a portion of the amount or the whole amount in the village. Sometimes the broker gives a letter called 'baratam' letter in the following form:—

Please pay to or to his order a sum of Rs. and debit the amount to my account.

On seeing this letter the mill-owner pays the amount mentioned therein to the ryot or ryot's agent. But the account showing the cost, number of bags, etc., will be with the broker. The mill-owner maintains the accounts of the brokers and not those of the ryots; the brokers maintain the accounts of the ryots. The broker sees that the bags are properly loaded on boats or double-bullock carts. The boatman or the bandyman delivers the stocks to the mill-owners. The broker sometimes gives a note to the boatman or bandyman showing the number of bags consigned. When the bags are loaded on the boat or on the bandy, the articles belong to the broker; the bandyman or the boatman is the carrier who is responsible for the safe delivery of the articles; if by any act of God the articles were lost or damaged in transit the broker and the carrier take divided responsibility.

There are four or five brokers between the mill-owners and the exporters; they take one rupee for every 100 bags of rice.

Some of the mill-owners outside Cocanada town and in the neighbouring villages purchase directly from the ryots by their gumastas; they mill the rice raw and boiled according to the needs of the Cocanada market; they send the rice to the Khaida merchants of Cocanada town who sell the same to exporters who export by rail or by steamer. Milled rice is also received by exporters in Cocanada town by train from Rajahmundry, Tadepalligudem and Ellore to be shipped on the sea to Ceylon Ports. Raw-rice from Ellore, Tenali and Palacole is generally got by boat by retail local merchants for the use of local consumers who sometimes prefer better variety of rice to the local varieties for consumption.

Some Khaida merchants sometimes advance moneys to the ryots or small merchants of the village either on the expectation of getting the produce or after getting the produce and before actually selling it in the market. Some of the Khaida merchants supplement their capitals by borrowing partly from the indigenous bankers and partly from the exporters. Mill-owners take loans from the Imperial Bank and supplement their own capitals. Exporters get loans from the Imperial Bank till shipment; after shipment they negotiate hundis through the Imperial Bank.

The chief defect in the marketing of rice seems to be lack of standard as in the case of goods got down from European countries. Hence reliance as regards both quality and quantity cannot be placed and as such sometimes bills or drafts are dishonoured until some allowances are made in buyers' favour. Hence there seems to be a need for one central marketing board or union of the local merchants having their own standard as regards quality and quantity so that reliance can be placed on shipment made from this port. Thereby competition also may be minimised. It is said that 70 bags of old rice are mixed with 30 bags of new rice and that these 100 bags are milled and passed on as old rice.

Palmyra fibre.—Small merchants in the villages and sometimes the low class people in the villages bring the crude stuff to the town. They do not require any financing. There is the middleman between the actual exporter and the small merchant or the labourer of the village. He is a dresser and cleans the fibre and makes it fit for export. Then he sells to the exporter. There are about 14 persons in this town who deal in dressing the stuff and selling it to exporters. There are no brokers between the manufacturing merchants and the exporters. Some of these manufacturing merchants send their paid servants to distant places Bapatla, Chirala, Perala, Gudur and other places and these paid servants purchase the stocks in the villages with the aid of brokers who are paid 4 annas per candy by the seller and 4 annas per candy by the buyer also. Of the 14 persons who deal in dressing the fibre ten have got their own capitals; four have got owned and borrowed capitals. One borrowed Rs. 5,000 from a Marwari on pro-note, another Rs. 5,000 on produce from a Marwari, the third Rs. 5,500 on produce and jewellery from a Marwari and the fourth Rs. 3,000 from a Marwari on pro-note. The exporters are Messrs. Volkart Bros., Ripley & Co., J. H. Vavasseur & Co., Wilson & Co., Bangaru Chekka & Co., B. L. Narayana Rao, V. L. Boggavarapu Bros., East India Produce Company, D. S. Murti & Sons. The financing of the exporters is by short-term loans from the Imperial Bank till shipment and negotiation of hundis through Exchange Banks at Madras.

Groundnut and castor seeds.—The exporting firms are Messrs. Volkart Bros., Ralli Bros., Louis Drefus & Co., East Asiatic Co., Strauss & Co. The first two companies export groundnut and castor seeds; and the last three export only groundnut. These companies have opened branches in Vizianagram, Vizagapatam, Anakapalli, Nandyal, Guntur, Cuddapah, etc. They get groundnut seeds generally from Nandyal, Guntur, Tenali, Giddalur, Bapatla, Satuluru, Bezwada, etc., places and castor seeds generally from Khammamett, Warangal, Alir, Bonagiri, etc. They have sub-agents in many of these places where they purchase mostly from the ryots; their clerks and peons go to the neighbouring villages and purchase stocks; they do not generally advance moneys to the ryots; but they sometimes give advances on forward purchases to the small merchants in the villages who supply the dubashes or clerks with the articles. The sub-agents and their clerks export the produce to Cocanada by rail from the railway stations nearest to the place of purchase. On receipt here, the produce is kept in godowns, cleaned and then shipped. Groundnut is exported to Hamburg, Bremen, Rotterdam and Hull and castor seeds to New York.

It is seen that the whole volume of this trade is in the hands of European firms and shipping agents. It is said that this trade requires credit facilities on a large scale and that the native merchants have not taken up this trade for want of credit facilities on a large scale.

Castor oil is also exported from this town, mostly by European firms, viz., Messrs. Ripley & Co., and Messrs. Wilson & Co. and partly by some Indian firms. There are oil mills in this town. The mill-owners purchase castor seeds from the local Khaida merchants who get stocks from the merchants of Tallapudi, Yeleswaram and other places and also import castor seeds from Khammamett, Warangal, etc., places. After extracting oil they sell to the exporters; the European firms ship oil to the foreign countries, mostly to Glasgow, Antwerp and London and the Indian firms mostly to Rangoon. The mill-owners finance their trade by their own capital and by taking loans from indigenous bankers; they do not purchase castor seeds on credit and do not sell castor oil to the exporters on credit. The Imperial Bank also finances its constituents in carrying on this trade.

Cotton.—Petty merchants in the villages buy stocks from the ryots; sometimes these small merchants sell to the ginning mill-owners and sometimes get them ginned at their own cost and sell direct to the exporting firms which are generally European firms Messrs. Volkart Bros., and Ralli Bros. Sometimes Native merchants, viz., Bangaru Seshachalam and others send the ginned cotton to Bombay for sale in the open market to the commission agents there who generally finance on such consignments.

Hide-fleshings.—Messrs. D. S. Murti & Sons, Bangaru Chekka & Co., V. L. Boggavarapu Co., and Rasham Kasim Umar & Co. (branch of the Madras firm) export hide fleshings. They are received from Rajahmundry, Ellore, Bezwada, Guntur, Warangal, Secunderabad, Bolaram, Samalkot, Vizianagram and Russelkonda tanneries. The exporters settle the bargains by correspondence and send their own paid men for purchasing the stock in those tanneries; sometimes advances of Rs. 300, Rs. 500 and Rs. 1,000 are made to the tanning shops and the contracts are to run for three months or six months or even one year. The conveyance charge is Rs. 4-8-0 per candy from Guntur, Rs. 4 from Bezwada, Rs. 3 from Ellore and Rs. 5 from Vizianagram; the cost per candy is Rs. 28 to Rs. 30 per candy. Baling charge is Rs. 3 per 400 lb. or four-fifths of candy. Each of the three Hindu firms have invested a capital of about Rs. 15,000 in this business. It is only when the articles are loaded on the ships, the Imperial Bank finances them on the production of bill of lading.

Hemp.—This is a produce of Ryali and Ravulapalem, Vubalanka, etc., and other villages in Razole taluk of this district. Some of the merchants in those villages buy the raw produce from the ryots. Sometimes, some merchants of Cocanada also go there during the season some time between September and December and purchase the raw-stuff from the ryots. Till they accumulate a boat load, i.e., about 25 candies, they keep the stuff in the interior villages and afterwards they bring it to Cocanada. This article is mainly dealt for foreign export. This variety of hemp is known as Cocanada hemp or country hemp in United Kingdom and continental markets. The chief sale of this variety is at the ports of London, Antwerp, Trieste, Leghorn, Venice, Genoa and Corfu. As this is an article for foreign export, it has been for a long time the monopoly of European merchants here, viz., Messrs. Ripley & Co., Volkart Bros., Gordon Woodroffe, Wilson & Co., Innes & Co., although sometimes, some native shippers also, viz., Bangaru Chekka, V. L. Boggavarapu, etc., make small shipments. After getting the stuff to Cocanada they unload it for purposes of cleaning at any of the compounds of the baling presses and have them cleaned which is done by a process of beating the stuff with bamboo canes and beating on stones by which the stalks are removed. Ordinarily the stuff is cleaned under the supervision of the baling press people who generally advance about half of the market value on the raw-stuff. The goods are sold after baling in cleaned condition. The value of raw-stuff in the interior varies from Rs. 40 to Rs. 50 per candy of 20 maunds. The outturn per candy is about 16 to 18 maunds according to quality. The price of cleaned stuff is about Rs. 70 to Rs. 75 per candy loose.

The interior merchant as soon as he unloads the stuff is taking loans for about 50 per cent of the value from the press owners and using this money for further purchase in the interior, supplementing his own capital. The rate of interest for this purpose charged by press owner (generally Messrs. Ripley & Co., only doing this sort of business at present) is one rupee per cent per mensem besides godown rent and fire insurance premium. Again Messrs. Ripley & Co., it is said, are taking loans from the Imperial Bank of India on the security of the stock in the godowns for a higher percentage at lower bank rate. Moreover it is said they are also stipulating a condition in the loan agreement that in the event of the dealer selling the goods to any outsider instead of Messrs. Ripley & Co., the dealer should pay to them at Re. 1 per candy or sell to them only exclusively, if they so desire at Re. 1 less than the price offered by others. Thus they are getting advantage both in the shape of interest and godown rent as well as in price. Thus the business has been a monopoly with them, for a long time. The interior merchants are new to the bank and as such they cannot get loans directly from the Imperial Bank. Of late some native shippers also have risen in the market who are offering the same terms and in some cases better terms. For a long time this hemp is only cleaned by hand and as such the

standard of cleaning is not a standard one. It is said that if hemp is to be dressed on machine worked by power this variety may have a better market abroad.

Another variety of hemp that is shipped from this port is sun-hemp or palli hemp which comes from Mogulturru and Sambaldevi and it is pure white in colour. The quantity exported of late is very limited.

Hemp of Vizagaptam district known as Gopalpur in different varieties known as (1) whites and (2) browns and shorts and also Warangal hemp from Hyderabad is also some times got down here and shipped from this port. But larger quantities of Gopalpur hemp are shipped from Bimlipatam and quantities of Warangal hemp and other hemps of Hyderabad are also shipped from Bombay. The merchants of those places sell the stuff in cleaned as well as in raw condition to local shippers and draw hundis on demand for value of the goods supplied with railway receipts, either through the Imperial Bank or through the local merchants.

Another variety is known as *Upper Godavari* in which two grades, viz., (1) Sirivansa whites and (2) Dummugudem dark are shipped. Both of them come from the Agency in a cleaned and plaited condition from the Upper Regions of the Godavari Agency to Rajahmundry where the local shippers buy through the commission agents. The interior merchants generally leave instructions for the sale of their stocks at Rajahmundry and take loans either from the Marwari bankers at Rajahmundry or from the commission agents there. The commission agents generally charge Re. 1 per candy as commission besides weighing, loading, charity and other charges. The shipper will get down the goods, open the plaits and have them packed in bales for shipment abroad. The loss in weight during this process shall be about half maund per candy on account of sand and mud.

Jute.—The only jute that is being exported from this port is that from Guntur district and it is known as *Kottapattam jute*. The merchants of Ongole and sometimes local dealers who purchase from them sell the goods to the local European shippers. The stuff is cleaned and baled in Kutcha bales of about 200 lb. and afterwards it is baled into pukka bales of 400 lb. at Cocanada. The goods are shipped to Hamburg, Antwerp, Dundee and London and the shippers generally negotiate their bills in the Exchange Banks at Madras.

Coir yarn.—The variety of coir shipped from this part is said to be inferior when compared with that of Malabar Coast. Two varieties known as Pasarlapudi thin and Kesanapalli thick are being shipped from this place in bales of 2¼ cwt. nett chiefly to Germany, viz., Hamburg and Bremen and to some extent to Antwerp and London, etc. The merchants of the places in the interior buy this commodity from the poor villagers either by barter or for cash and sell to the local shippers in lots of 10 to 20 tons at a time. The price for thin variety varies from Rs. 15 to Rs. 21 and that for thick variety varies from Rs. 13 to Rs. 19 per candy of 500 lb. delivered loose at buyers' godowns at Cocanada. The capital required is not much, the interior merchants, say, one or two generally join together and do this business. No outside financial help is generally necessary. They get the goods always by country boats and navas from Razole and Amalapur taluks. There are brokers in the town between the village merchants and the shippers; the brokers take 2 annas per candy. Coir yarn is also exported to Rangoon by some Muhammadan merchants on a small scale in loose condition. They too get the stuff from Paserlapudi and Kesanakurru but they get the stuff baled locally by hand in quantities of 2 cwt.; the brokers take brokerage of 2 annas per candy from the buyers.

Nux vomica.—This is an article of interest only for foreign business. Messrs. Volkart Brothers control the major portion of the trade; they buy from the local dealers who generally buy from the interior merchants and forest contractors. The interior merchants and forest contractors gather this article by paying very low wages both in cash and kind to those who gather this commodity. The interior merchants appropriate a major portion of the profit to themselves. Sometimes the local dealers sell the stuff as it is and sometimes in washed condition to European and native shippers. As generally the local dealer is only an intermediary agency between the interior merchant and the shippers, no financial help is generally necessary

for the local dealers. If at all any help is required, the buyers themselves advance money on the security of the goods pledged with them with and without interest to facilitate the business of their dealers.

Myrabalams.—This commodity is shipped in small quantities to Rangoon and in lots of 25 to 50 tons at a time to United Kingdom ports such as London, Liverpool and Hull. The goods come from Rajahmundry, Gokavaram and Upper Godavari Agency. The interior merchants bring their goods to the commission agents at Rajahmundry who generally buy for several country tanneries at Bezwada and Ellore and also finance the interior merchants with their own capital supplemented by loans from local Marwari merchants. The interior merchant never sells the goods direct to the shipper. The shipper always buys the goods through their local dealers who buy through the commission agents at Rajahmundry. The goods are got down by Radhari boat and the payment is generally made by merchants by hundis against account or sometimes in cash at the time of weighment at Rajahmundry. The price per bag of 166 lb. varies from Rs. 4 to Rs. 6.

Cashewnut kernels.—It is said that through the introduction of a Bombay merchant, Mr. S. B. Tornay, this business has been started of late at Mori in Razole taluk and it has been making steady progress. It appears that the demand from United States of America is mainly for whole kernels and it is said that people of Mori are accustomed to prepare these kernels, say, 70 per cent in wholes. Moreover the labour is also said to be cheap there. The raw produce available in this district is very small and as such large quantities are being got down to Rajahmundry from Sompeta and Palasa in Ganjam district. Sometimes the produce of this district is purchased through commission agents at Rajahmundry which is a big business centre with connections by boat *via* Nagullanka to Mori. Of late seeds are also imported, it is said, from distant Malabar at a heavy railway freight to Nidadavole and hence to Mori. Even South African seeds are got down. The seeds are given to a man in the interior known as a ryot through the commission agent. He is paid Re. 1 per bag for manufacturing kernels and the commission agent 1 anna per maund of prepared stuff. The kernels are afterwards sorted into whole, halves and pieces and they are packed separately. They are packed in air-tight tins of 25 lb. each with two tins in a case. To preserve the kernels from being infested with worms and moth the tins are filled with carbonic acid gas after exhausting air by means of an air pump. The soldering is done by country tin-smiths. The business requires much care and capital. The difference in price between the season and out of the season is about Rs. 3 per bag. Moreover, the produce of this district is not sufficient to meet the demand. Hence the large quantities had to be imported from Malabar and also Ganjam district. Hence loans on produce are badly needed. Again after preparation of the kernels and packing them in tins and cases, the manufacturing exporter has to wait for steamer for, say, a fortnight. As this is a costly commodity, much capital is required. So far the manufacturing firms are supplementing their own capital from the local indigenous bankers at Rajahmundry and other places. If proper scientific methods are employed in packing to prevent the kernels getting infested with worms it is said that the prospects of the business are very bright.

Rice meal.—This commodity goes from this port mainly to London, Liverpool and Hull and is a monopoly in the hands of European firms, viz., Messrs. Ripley & Co., and Gordon Woodroffe & Co. Only this year a native firm, namely, Messrs. V. L. Boggavarapu Company have also begun to export direct to foreign markets. It is said that this produce is generally sold on the terms and condition of London brokers cattle food contract which contains a stipulation as regards the said contents which should not exceed more than 5 per cent. The native shippers are afraid that they will get claims on account of that stipulation. The local merchants who sell to the European shippers purchase the goods at Rajahmundry and Tadepalligudem, etc., places directly from the millowners and also through commission agents and get the goods on boats to Cocanada. As soon as the goods are delivered in exporters' godowns, they are financed by them. On account of adulteration in this commodity, the trade of late has become slack. It is even said that in one of the recent shipments made by native merchants to England wirecloth and iron pieces were mixed up in the rice meal and

shipped from Cocanada port and that on account of the adulteration the cattle in England were very badly affected and that the firms in England are now resolving not to get rice meal imported from Cocanada.

Buffalo horns.—As Cocanada is a shipping port, horns from the neighbouring districts are got down here by a local Vaisya merchant Mr. Chittoori Kamaraju who sells to the local exporters. The exporters generally advance him moneys. He consigns the rejected stuff himself for sale abroad on his account. Horns are generally exported to London and Hamburg. The chief shippers are Messrs. Ripley & Co., Wilson & Co., Boggavarapu Brothers and V. L. Boggavarapu Company and the East India Produce Company. The interior dealers are not selling goods direct to the shippers on account of their reluctance to deliver selected stuff according to assortment. They are generally sold on the basis of 12 horns per maund of 25 lb. and also 16 horns per maund of 25 lb. There is also a stipulation that 40 per cent of the horns must be light horns. Sometimes the Muhammadan tannery owners also gather these horns from the poor people and butchers and sell them to the local dealer at very low prices. The dealer gathers the stuff all round and sells in quantities to exporters. From light horns the tips are cut and sold also at higher prices. The hollows are sold locally for manufacturers of combs at lower prices. So far this business has been a monopoly of one dealer only.

Ghee.—This is largely exported to Rangoon by steamer and not by country craft. There are five persons who export this stuff; of them, four are Hindus, viz., Budampeta Subbiah, Munjuluri Ramanna, Kopparti Ramamurti and Budampati China Venkatasubbiah; they have no transactions with the Imperial Bank. They do their business with their own capital supplemented by their borrowings from the local Marwari bankers. The fifth exporter is a Muhammadan who gets his capital from Rangoon where his brother is doing business.

The exporters purchase the stuff from the local commission agents who are Boddu Bapiraju, Vadakattu Suryam and Panasapadu Bapanna. They have their own capitals and supplement them by borrowing amounts of Rs. 1,000 or Rs. 1,500 from the local Marwaris on pro-notes at Re. 1-0-6 per cent per mensem.

The commission agents get the stuff from the villages of Mangithurthi, Mandapeta, Tapeswaram and other neighbouring villages in tins of 1½ mds. each. Generally good ghee is received from the villages; it is only on very rare occasions, ghee is received adulterated with gingelly oil. The petty village merchants purchase ghee from the ryots by going from door to door, fill in the tins and send to the local commission merchants, sometimes on boats, sometimes on bandis and sometimes on kavidis. The commission agent gets As. 8 per kavidi of two tins. The commission agent gives an advance of only a portion not exceeding 50 per cent of the cost price keeping the stuff in his custody till the time of sale to the exporters but he does not generally give advance to the village merchant with the expectation of getting the stuff from the villages. The village merchant does not own generally more than Rs. 500 of capital and he purchases the stuff from some of the villagers on credit for a week or fortnight. The exporters pay the commission agents a portion of the cost of the ghee at the time of purchase; the remaining amount is paid after a week or fortnight. The exporters get their moneys from the importers a month or two after the stock reaches them, i.e., after the stock is sold by the importers in their local markets. This delay on the part of the importers in sending remittances is said to be due to competition; it is said that on account of competition among the exporters they are exporting ghee even without receipt of orders from the importers.

After purchasing the ghee from the local commission agents, the exporters adulterate ghee in the following proportions. Three tins of pure ghee, three tins of groundnut oil, three tins of vegetable ghee, and one tin of fat are mixed to make up about ten tins of adulterated ghee. These quantities are boiled together; while it is lukewarm, it is poured in tins of 3¼, 7, 14, 28 lb. etc. This adulterated stuff is being exported not as ghee but under the name 'Grease and oil mixture' in order to avoid the penalty under the 'Adulteration of Foodstuffs Act' which is in force in Burma.

Credit facilities for marketing.—The present credit facilities for marketing are:—

(1) Short-term loans from the Imperial Bank both in produce and on D.P. loans.

(2) Loans from the indigenous bankers on produce and on pro-notes.

(3) Negotiation of hundis, both clean and documentary.

(4) Loans on warehouse warrants to European firms. This may be extended to Indian merchants also.

(5) Letters of credit from foreign buyers to facilitate the advances to be made by the Imperial Bank.

The financing agencies give loans on marketable commodities and negotiate bills of exchange against bill of lading or railway receipt. They play the part of collecting agents of dues between the buyer and the seller. The Imperial Bank sometimes acts also as an agent on behalf of some foreign sellers in case the local purchasers refuse to take delivery of the goods and to make payment.

Distribution to consumers.—The goods consumed in the town are partly those of local produce and partly those imported from abroad.

Those of local produce are rice, pulses and other foodstuffs and the imported articles are piece-goods, petrol and kerosene, hardware and metals, chemicals and drugs, and general fancy goods.

Rice is sold to the consumers by retail rice merchants who purchase stocks partly from the local mill-owners, partly from the local khaida or commission merchants and partly by importing from Palakole, Ellore and Tenali and other places. They are financed generally by their own capital and some of them supplement their capital by borrowing sometimes from the indigenous bankers. They get also the stocks on credit for about 15 days from the sellers; they sometimes give to some of the local consumers on credit for 15 days or one month.

Petrol and kerosene are imported by the oil companies who distribute their products through their local agents for local consumption; the local dealers have their own capital and sometimes supplement the same by borrowing from the local money-lenders.

As regards other imported articles, the importer is sometimes the wholesaler himself; sometimes the importer is different from the wholesale dealer. Messrs. Gordon Woodroffe & Co. and Messrs. Wilson Company are importers to some of the local wholesale dealers and they take commission between 1 per cent and 2 per cent of the value of the imported articles. These importers and wholesale dealers mostly arrange their own financing and sometimes take the assistance of the Imperial Bank. The wholesaler sells the goods to the retailer both for cash as well as for credit for about a fortnight, during which period the retailer can rotate his small capital in different ways. Some of the retail merchants get loans on notes from indigenous bankers and money-lenders to assist their trade.

Inland trade.—Of the indigenous bankers, only Hiranand Ramsook (Marwari) and Boggavarapu Subba Rao (Vaisya) have been financing inland trade to a certain extent. Other indigenous bankers are financing on a small scale. The former two persons are giving loans to khaida merchants, mill-owners and take shares in the business also. Some inland money-lenders are even exporters. Hiranand Ramsook advances moneys to mill-owners and finance the ryot in his cultivation of paddy and the local village merchant in gathering quantities of paddy from the poor ryots and bringing the same to Cocanada market; but their rate of interest is generally high. Now some co-operative societies in the villages have been financing the poor ryots and petty village merchants at a lower rate of interest.

Three merchants of Cocanada are said to have been advancing moneys at the time of Dasara (i.e., in September and October) as loans on standing paddy crops on condition that the produce should be sold to them only at the rates prevailing at the time of Pongal (i.e., in January). The rate of interest is Re. 1-0-6 per cent per mensem.

The indigenous banker who lends moneys to the merchant collects not only the interest from the borrower, but also sometimes collects commission of 3 or 6 pies per bag of articles purchased by that merchant. This commission is generally collected from petty merchants and not from big merchants; this is a malpractice which has to be rectified.

If the produce purchased by the loan amount is not invariably sold, it is kept in a godown and locked; the key of the godown is given to the lender and the borrower takes the key when he has to sell the article; the borrower has to give a letter of guarantee to the money-lender that the sale-proceeds would be delivered to him.

The indigenous bankers give greater facilities than the Imperial Bank with regard to the loans on produce and consequently to the inland trade of petty merchants. They allow the merchant to sell the stock and then to pay the amount; but the Imperial Bank insists on repayment of the loan before the key of the godown is given to the borrower.

Chapter V.

Negotiable Instruments: Hundis and instruments of ownership.

The negotiable instruments that are in use in the trade of the town are—

(*i*) cheques,
(*ii*) pro-notes,
(*iii*) bills of exchange,
(*iv*) demand hundis, and
(*v*) after sight hundis.

Those who have got current accounts in the Imperial Bank are using the cheques. Only big merchants have got current accounts with the Imperial Bank. The cheque habit has not been well developed. It is said that about 25 per cent of the traders have got current accounts and make use of the cheques.

Pro-notes are usually taken when loans are needed. These are transferred from one person to another on rare occasions. When a person X wants to bring a person Y to troubles, X tries to get possession of all the pro-notes executed by Y in favour of different persons A, B and C by paying consideration to all the persons A, B and C, thus Y is made to pay the amounts of all pro-notes at the same time to a single individual or he is made to undergo all the trials of civil litigation and harassment. This is a misuse to which the pro-notes are sometimes employed.

Bills and hundis are not used on a large scale as most of the retail merchants and some big merchants keep open running accounts with other merchants. Most of the retail merchants are not in the habit of keeping bank accounts as they find it more convenient to get down goods on value payable system or on maintaining running accounts between the buyer and seller; this facilitates the purchase of goods on credit.

Some of the merchants complain that after sight hundis are not at present being accepted by the Imperial Bank and that therefore they have been experiencing much inconvenience in their trade. They have to issue always demand hundis. Sometimes these demand hundis reach the consignees before the articles actually reach the consignees and consequently the consignees are in some cases dishonouring the demand hundis, and their reputation and credit are being lowered. 'After sight' hundis of some of the merchants are being accepted by the indigenous banker Hiranand Ramsook. The merchants also say that as no stamp duty is being collected on cheques and demand hundis, stamp duty on 'after sight' or 'after date' hundis may also be abolished.

The hundis which are now locally in use are—

(*i*) business (or documentary) hundis—
  (*a*) demand,
  (*b*) after sight (or after date);
(*ii*) free hundis.
  (*a*) demand,
  (*b*) after sight (or after date).

The hundis are written sometimes in Telugu and sometimes in English. The sample form of Telugu hundis is given below:—

Free (Hundi).

కాకినాడ,

ప్రభవనామ సం॥ జ్యేష్ఠ శు ౧ ఱు.

రాజమాన్య రాజపూజితులయిన రాజశ్రీ గుడిపెట్ల రామచంద్రమూర్తి అండు కో వారికి విం॥ శిరం నరశింహ్యం దణ్ణములు తఁ॥

దర్శనీగా

మహారాజశ్రీ గొల్లపూడి సుబ్బారాయుడుగారి ఆర్డరుకు సహి 15 రోజులలోగా / ఖరా 15 రోజులలోగా

(i.e., on demand)

(i.e., 15 days after sight) / (i.e., 15 days after date) చెల్లించగలందులకు ౨,౦౦౦ అక్షరాల రెండు వేల రూపాయిలకు తమ పైకి యిదే హుండీగా వ్రాయించినాము. గనుక యీ మొత్తము చెల్లించి యిందు పీఠీని చెల్లు వ్రాయించి పుచ్చుకొని మా కాతాను ఖర్చు వ్రాయించవలెను.

చిత్తగించవలెను

రూ. ౨,౦౦౦-౦-౦.

దస్కతు.

Business (or Documentary) Hundi.

కాకినాడ,

ప్రభవనామ సం॥ జేష్ఠ శు ౧ ఱు.

రాజమాన్య రాజపూజితులయిన శ్రీ గుడిపెట్ల రామచంద్రమూర్తి అండు కో వారికి విం॥ పాలకుర్తి రామం దణ్ణములు తఁ॥

దర్శి

మహారాజశ్రీ గారి ఆర్డరుకు సహి 15 రోజులలోగా / ఖరా 15 రోజులలోగా

నిగా

(15 days after sight) / (15 days after date) చెల్లించగలందులకు ౧,౦౦౦ అక్షరాల వేయి రూపాయి లకు తమ పైకి యిదే హుండీగా వ్రాయించినాము. గనుక యీ మొత్తము చెల్లించి యిందు పీఠీని చెల్లు వ్రాయించి పుచ్చుకొని మా కాతాను ఖర్చు వ్రాయించవలెను.

మీ నిమిత్తం రజానాచేసిన బ 500 ఉకు ధాన్యం రైలు రసీదు నై 2 రు గల ప్యాకారి నామా

రులు (Railway Receipt) / (Bill of Lading) యిందులో జతచర్చడమైనది.

చిత్తగించవలెను,

రూ. ౧,౦౦౦-౦-౦.

దస్కతు.

The sample form of English hundis in use is given below:—

Free hundi.

Rs. 2,000.

Cocanada,
Dated .....

On demand
Fifteen days after sight please pay to (name) Nalam Ramalingayya
Fifteen days after date

Garu or order the sum of Rupees two thousand only for value received and place the same against my account.

(Signed) Nalam Pallayya.

To Chekka Subba Rao,
Rangoon.

Business (or documentary) hundi.

Rs. 5,000.

Cocanada.
Dated .....

On demand
Fifteen days after sight please pay to (name) Mr. Chekka Subba Rao
Fifteen days after date

or order the sum of Rupees five thousand only for value received and place the same against the goods supplied.
Attached 476 bags of rice B/L.

(Signed) Chali Muhammad.

To P. Hameed & Co.,
Cannanore.

Business or documentary hundis.—They are accompanied by the railway receipt or bill of lading together with insurance policy, if any. These documents are to be given to the consignee on payment (demand against payment) or against acceptance (demand against acceptance). They are demand hundis and 'after sight'/'after date' hundis.

Demand hundi.—When the hundi reaches the bank at the place of consignee the bank gives him notice for the immediate payment of money. He should pay the amount immediately on receipt of the notice. If he does not pay, the bank at the place of consignee sends information of non-payment to the bank at the place of consignor and the latter bank gives notice to the consignor; the consignor then wires to the consignee and finds out why he refused to accept the hundi; they come to a certain understanding. If the consignee complains that the stock sent was not of the proper quality and that therefore some reduction in value should be made, the amount so reduced will be paid by the consignor to the bank and the bank at the place of consignee will be asked to collect the amount noted in the hundi *minus* the amount so reduced. Sometimes the consignor sends direct to the consignee the amount so reduced by telegraphic money order; then the consignee pays the full amount of the hundi.

After sight/After date hundi.—The hundi amount is payable by the consignee to the bank at the place of consignee 15 days (or one month or whatever period mentioned in the hundi) after the receipt by the consignee of a notice issued by the bank at the place of consignee regarding the receipt of the hundi or 15 days (one month or whatever period mentioned in the hundi) after the date of the hundi. 'After date' hundis are now very rarely used. The same procedure as in the case of demand hundis is adopted in the case of non-payment of 'after sight' hundis also.

The free or plain hundis are issued without attaching any bill of lading or railway receipt. These are used merely for the purpose of mutual accommodation among merchants without consignment of any goods. Here also there are demand and after sight/after date hundis. 'After date' hundis of this kind also are very rarely used.

The hundis are discounted locally by the Marwari banker Hiranand Ramsook, by the Andhra Bank and by the Imperial Bank. The Marwari banker sends them to the local Imperial Bank for rediscounting. The hundis on local merchants are discounted and collected locally. Some hundis on drawees in other towns are sometimes sent to the Presidency towns where they are discounted. Those who are not customers of the local Imperial Bank get their bills discounted through a middleman who is a customer of the bank.

There are also two hundi brokers in the town—one is a Vaisya and the other is a Muhammadan. Most of the hundis are being discounted with the medium of these brokers. Generally most of such transactions are those of Muhammadan merchants. It is said that the average amount of such transactions is about Rs. 30,000 per day. The brokerage taken by the brokers is 3 pies per hundred rupees of a hundi.

Railway receipts, bills of lading, letters of hypothecation and warehouse warrants are employed in raising loans on their security. Loans are not being granted to Indian merchants on warehouse warrants, but are being granted only to European firms. The Indian merchants feel very badly the want of loans on warehouse warrants. Railway receipts and bills of lading of Indian merchants who are not customers of the Imperial Bank are not being accepted by the bank; they have to pay heavy discount to the customer through whom the railway receipt or bill of lading is sent to the bank for payment. This is a great disadvantage to a businessman. The indigenous Marwari banker gives loans on bill of lading or railway receipt in some cases to these merchants who have no credit in the Imperial Bank; but the interest and the commission generally charged by him is heavier than those of the Imperial Bank.

Chapter VI.

Industries and their finance.

The small scale industries in the town are—

1. Rice-milling.
2. Fibre-dressing.
3. Oil-pressing.
4. Iron safe manufacture.
5. Cigar making.
6. Dyeing of cloths.
7. Country craft making.
8. Baling presses.
9. Iron foundry.
10. Flour mills.
11. Decorticator (for removing shells of groundnut.
12. American expeller (for extracting groundnut oil).
13. Gingelly oil mills.
14. Lime kilns.
15. Printing presses.
16. Carpentry.
17. Sawing mill.
18. Cotton-ginning mills.

The industries Nos. 1 to 10, 12, 13 and 17 supra have been investigated and details are given below. The cases of small sundry shop-keeper and of a retail cloth merchant are also investigated and their details are given in the end.

Rice-milling.—There are 7 mills for milling raw rice and 7 mills for milling boiled rice. The former are propelled by oil and the latter by steam-(husk). Of the mills used for milling boiled rice, five can be used for milling raw rice also but are not generally used for that purpose. The names of the mills are:—

Raw rice mills.	Approximate value of the mills.	Approximate running capital invested.	
		Own.	Borrowed.
	Rs.	Rs.	Rs.
1. Tadi Balli Tammireddi	18,000	10,000	..
2. Korukonda Buchiraju	13,000	..	..
3. Sree Rama Vilas	25,000	..	..
4. Sree Raja Rice Mill	25,000	..	..
5. Sree Satya Venkateswara Mills	18,000	20,000	..
6. Medisetti Venkatarao	14,000	..	..
7. Hiranand Ramsook	10,000	..	..

Nos. 2, 3, 4, 6 and 7 do work on hire at 3 annas per bag of paddy.

Boiled rice mills.	Approximate value of the mills.	Approximate running capital invested.	
		Own.	Borrowed.
	Rs.	Rs.	Rs.
1. United Rice Mill (Bondada Pullayya) ..	50,000	5,000	25,000
2. Sree Venkateswara Rice Mill (Chekka Veerraju).	80,000	5,000	25,000
3. Kosuri Guruvulu Rice Mill	30,000	..	14,000
4. Kosuri Ramaswami Rice Mill	36,000	..	10,000
5. Reddi Veerraju Rice Mill	36,000	30,000	..
6. Hiranand Ramsook Rice Mill	60,000	30,000	..
7. A. Harischandrudu Rice Mill	60,000	10,000	20,000

The mill-owners get paddy from villages by brokers who are generally their own men; a broker is paid one anna per bag. The mill-owner sometimes advances moneys to an extent of about 10 per cent to the brokers; sometimes the brokers advance moneys to an extent of about 10 per cent to the ryots. The mill-owner generally pays money a week after the receipt of bags in his mill; he does not pay interest for this week. The broker sometimes gives a 'Baratam' letter to the ryot or ryot's agent asking the mill-owner to pay him a certain amount of money. The mill-owner maintains accounts of transactions with his brokers and the broker maintains accounts of transactions with the ryots.

The charges which a mill-owner incurs are—

(*i*) Cost of paddy in the village;
(*ii*) commission or brokerage to the broker, 1 anna per bag;
(*iii*) kolagaram-in-charge for weighing, 9 pies or 1 anna per bag; and
(*iv*) conveyance charges from neighbouring villages.

Freight on boat per bag ..	Re. 0-1-3 to Re. 0-2-0	Re. 0-0-1½ plus Re. 0-0-7½.	Charges for loading in the villages. Charges for unloading in the town and conveying to the mill.
or			
Freight on bandy per bag ..	Re. 0-2-3 to Re. 0-5-0.		No loading or unloading charges.

The brokers advance moneys to the ryots partly with their own capital and partly with the advances made by the mill-owner to them. When the mill-owner does not pay him in time and when the ryot wants money very urgently, some brokers make advances with the moneys secured on pro-notes and pledge of jewellery with the local Marwaris. They generally borrow at As. 12-6 interest per month on jewels; after three months the rate of interest is Rs. 1-9-0 per mensem; the interest on pro-notes is Re. 1-0-6 to Rs. 1-9-0 per mensem. Sometimes the brokers get loans on daily interest at 9 pies per Rs. 100 per day; generally the brokers are villagers who are not known to the local Marwaris.

Reddi Veerraju (recently deceased) has raw rice-mill (No. 5) and boiled rice-mill (No. 5). He has 10 brokers. The capital invested by him is about Rs. 50,000 in the purchase of paddy and other necessaries for milling. Paddy worth about Rs. 10,000 or more will be with the mill-owner as he gets the paddy on payment of price after one week from the date of receipt of bags. All the capital invested by him is said to be owned and not borrowed. The owners of raw rice-mills have not borrowed any moneys.

Nos. 1 and 2 of the boiled rice-mills borrowed Rs. 25,000 each from the Imperial Bank on credit; Nos. 3 and 4 mortgaged their mills with the Marwari indigenous banker Hiranand Ramsook for Rs. 14,000 and Rs. 10,000 respectively. Nos. 5 and 6 have their own capitals; No. 7 borrowed Rupees 10,000 from Imperial Bank on credit and another Rs. 10,000 from indigenous bankers and the remaining amount of Rs. 10,000 is his own capital.

Mill-owners sell boiled rice to exporters and raw rice to exporters and to local retail dealers.

The charges for converting paddy to boiled rice are as follows:—

For 100 bags of paddy—

	RS.	A.	P.
For pouring into kundi	1	4	0
From kundi to boilers	1	10	0
From boilers to thrashing floor	1	8	0
For drying up	1	4	0
For conveying to mill	1	8	0
For handing the paddy to the mill	1	4	0
For packing rice in bags	3	2	0
	11	8	0

	RS.	A.	P.
I.e., per bag, about	0	2	0
Per bag for oils, belts, salaries, etc., about	0	2	0
Cost of gunny bag, about	0	5	0
Per bag ...	0	9	0

There are brokers between the mill-owners and the exporters of rice. These brokers do not require any finance; they are simply mediators; they settle the bargains between the mill-owners and the exporters locally. Exporters send articles according to the orders received from outside stations. They are financed by their own capitals supplemented by loans from the Imperial Bank.

Fibre-dressing —Dressing of palmyra fibre is an important small scale industry of the town. Dressed fibre is exported on a large scale from Cocanada to England, Belgium, Germany, New York, Australia and Japan. There are 14 dressing firms. They are—

	Approximate capital invested.	
	Own.	Borrowed.
	Rs.	Rs.
1. D. S. Murthi & Sons	10,000	5,000
2. V. E. Ramalinga Nadar	10,000	..
3. Kannuri Satyanarayana	5,000	..
4. Vudata Ramulu	7,000	5,000
5 Pullopudi Bapiraju	5,000	.
6. Bangaru Chekka	50,000	..
(They do also dyeing of fibre)		
7. Viravalli Purushottamayya	2,000	.
8. Medisetti Bulli Veerraju	4,000	..
9. Madina Sahib	6,000	
10. Ande Venkatraju .. .	12,000	.
11. Mygapula Satyanarayana	3,000	..
12. Chitaluri Narasimha Rao .. .	15,000	.
13. Ponnaganti Narayana	1,500	5,500
14. Monga Ramaswami	2,000	3,000

The amounts shown as borrowed are borrowed from the local Marwari money-lenders. Some get loans from the Marwaris on the security of fibre. Some get fibre from the interior villages on 15 days' credit from Rajahmundry and Peddapur taluks of East Godavari district. Sometimes they pay advances to the villagers of these two taluks to make sure of the quantities of the stock for sale But those got from outside the district, i.e , from Bapatla, etc, by rail must be paid in cash at the time of purchase. Except Nos. 1 and 6, others have no transactions with the Imperial Bank. These manufacturers sell to the exporting firms. Nos. 1 and 6 also export fibre directly also. There are no brokers between the manufacturers and the exporting firms. All the exporting firms have got accounts with the exchange banks at Madras who purchase foreign bills

The manufacturers generally purchase the stocks by sending their paid servants to the villages; these servants go to the villages with brokers. The broker is paid 4 annas per candy by seller and 4 annas per candy by purchaser; if the stock is sold in cwt , the broker is paid 1 anna by the seller and 1 anna by the buyer.

One candy of village fibre is worth Rs. 40 to Rs. 55. The fibre obtained in the villages is called 'Kora'. One candy equals 4½ cwt. The kora is first dressed to what is called 'Bazaar cleaned'. It is sold in cwt.. It is worth Rs. 11¼ to Rs. 13½ per cwt If 'bazaar cleaned' fibre is dressed to make it fit for export the charge is As. 14 per cwt. If kora is 'bazaar cleaned' and is further dressed to make it fit for export the charge is Rs. 1-8-0 per cwt. It is sold to the exporting firms in two grades and in each grade it is sold in four qualities

Ordinary grade—
First quality (No. 1) Rs. 15¾ per cwt
Second quality (Nos. 1 and 2) 14¾ per cwt.
Third quality (Nos. 1, 2 and 3) Rs. 13¾ per cwt.
Fourth quality (No. 3) 12¼ per cwt.
Superior grade—
Rupee one more for each corresponding quality in ordinary grade.

Castor-oil pressing.—There are about 25 hand mills of which 15 are at present in working order. Each mill contains 8, 10 or 12 hand presses. Each hand press costs about Rs. 300. By each press, 400 lb. of castor-oil can be extracted during one day. On the average, if all the mills were to work 100 candies (one candy equals 500 lb.) can be extracted daily; but at present only 50 candies of oil are extracted daily. Castor-oil is exported to Rangoon, Ceylon and United Kingdom. To Rangoon and Ceylon it is exported by Indian firms who are financed by their own capitals, by the

local money-lenders and by the Imperial Bank. It is exported to United Kingdom by European firms who make their own arrangements for financing the trade.

The building of an oil-press costs about Rs. 10,000 and the plant and machinery cost about Rs. 1,000 for machinery for crushing and about Rupees 300 (8, 10, or 12) for the hand presses.

The hand presses are heated on both sides by furnaces with firewood. The extracted castor-oil is boiled after it is emerged out of the press; then it is filtered.

The mill-owners are not now doing this business. The building and the plant and machinery are let out to others at about Rs. 50 to Rs. 80 per month. The hirer of the mill purchases the stock of castor seeds with his own money or with the help of local Vaisya or Marwari money-lenders who give loans on pro-notes, the loan amounts are generally Rs. 500 and Rupees 1,000. He sells the oil to the exporters whenever ready and does not store the stock for better prices Exporters to United Kingdom store the stock till the steamer arrives; exporters to Rangoon and Ceylon export every week. There are brokers between the oil-extractor and the exporter; he takes a commission of 2 annas per candy which is worth about Rs. 94; the commission is paid by the seller.

Ironsafe manufacture.—There are five ironsafe makers in the town. They are not doing these ironsafes at present on a commercial scale. They are manufacturing them only when any person or persons give them orders. Each one of them manufactures about 20 ironsafes per year; the total number of ironsafes manufactured in a year in this town is estimated to be about 100. The person who wants a safe generally pays the manufacturer advance for the purchase of the metal. Though they are called ironsafes, they are really made of what is called 'mild steel'. The making charges are paid after the manufacture of the safe. He does not therefore invest money on a large scale in this business. It will do if he has a capital of about Rs 500 for the purchase of coal, implements, etc., and for the payment of wages to coolies. He does this generally with his own money, if he wants a few hundred rupees he borrows the amount from the local money-lenders. He purchases mild steel from local merchants who gets the stock from Madras or sometimes directly import from Tata Works or from Belgium. Mild steel is sold by local merchants at Rs. 2-4-0 per maund. The local merchant gains generally 8 annas per maund. This large profit per maund of mild steel on the part of the local merchants is due mostly to loss of interest of the stuff purchased and stocked by him for a number of months owing to want of ready sales. For every maund of mild steel, the manufacturer charges Rs. 2 for making the ironsafe.

Cigar-making.—This manufacture was used to be on a large scale in Cocanada hitherto, but it is now done only by two firms: (1) Messrs. Best & Co. They are doing this business with a capital of about Rs. 5,000 got from their head office. They get tobacco by steamer from Java once in two or three months in addition to what they purchase locally. They engage about 20 coolies per day, they are paid Rs. 1-8-0 to Rs. 3 per 1,000 cigars, according to the size, they prepare about 8,000 to 10,000 cigars daily out of ½ cwt. of superior kind of tobacco and 1 cwt. of inferior kind. It is partly locally sold and partly exported. No financing is needed from any local bank or money-lender.

(2) *D'Cruz & Co.*—This firm is doing this business with a capital of about Rs. 1,000 only. They purchase locally four or five candies of tobacco at a time at Rs. 100 to Rs. 150 per candy. Only two coolies are employed they make about 1,000 cigars daily; they are paid Rs. 1-8-0 to Rs. 3 per thousand. They are locally sold and partly sent to Vizagapatam and Bimlipatam. No financing is needed from any bank or money-lender.

Dyeing.—There are six persons who are now doing this business. This profession also is said to have been gradually dying out. About 10 years back, there used to be about 15 persons engaged in this profession. Of the six persons now doing this work, one person has a capital of Rs. 2,000, two persons a capital of Rs. 1,000 each, two persons a capital of Rs. 500 each and the sixth person is doing as a hired labourer of the cloths given by a Muhammadan cloth merchant. These dyers do also printing the borders.

For a piece of 40 yards, the following charges are incurred:—

	Rs.	A.	P.
Converting kora to white (bleeching)	0	2	0
Cost of colour	0	8	0
Printing and colouring of the edges	0	2	0
Coolie charges	0	3	0
Ganja (starch)	0	1	0
Kacha colour	0	1	6
Fuel for boiling	0	0	6
	1	2	0

By sale he gets Rs. 1-8-0 to Rs. 2, more than the cost price; so he realizes a profit of 6 annas to 14 annas per piece of 40 yards. Some of the local retail cloth merchants give some piece for dyeing; they pay the dyers the charge of Rs. 1-8-0 per piece. The dyers generally purchase pieces from local Muhammadan and Hindu merchants on credit for 15 days; the cloth merchants do not take interest for these 15 days. Sometimes if the dyers purchase on cash from them, they are given a discount of 15 days' interest. It is said that there is a difference of 1 anna to 2 annas per piece between the credit purchase and cash purchase. The dyers generally sell the dyed cloths in Dwarapudi shandy to retail dealers and to local retail cloth merchants, sometimes in cash and sometimes on credit; no interest is collected by them on credit sales. They purchase dyes locally from the local merchants on cash. On account of the facility of 15 days' credit afforded by the cloth merchants, they are able to run their business without borrowing from any bank or from any local money-lender; they are able to manage with their own small capitals.

Country craft-making.—This industry was used to be on a large scale about 10 or 15 years back; this is also gradually dying out; steamers are now preferred to these country crafts; the country crafts are more liable to be foundered; the Marine Insurance Companies do not insure the country crafts. The country-crafts are at present used only for the transport of paddy and rice from Cocanada port to Jafna port and from Jafna to Cocanada. Only two country-crafts of Cocanada are now going to Jafna and five country-crafts of Jafna are now coming to Cocanada. The charge of conveyance by country-craft from Cocanada to Jafna is only Re. 1 to Rs. 2 per bag; that by steamer is only 10 annas to 12 annas per bag. The country-craft anchors at a distance of two miles from the shore and the steamer at a distance of about 6 miles from the shore; the loading charges for a country-craft amount to Rs. 6 to 8 per 100 bags, whereas for a steamer it is Rs. 12 per 100 bags.

Country-crafts are not now made on any large scale; if any one wants to have a country-craft, he employs carpenters and mechanics and supplies the wood and materials and gets the craft prepared by them. For a country craft of 1,000 tons which can convey 10,000 bags to 13,000 bags, he has to invest Rs. 50,000. Petty repairs are made locally; if repairs have to be done on a large scale, they have to be taken to Tallarevu which is at a distance of about 6 miles from the sea connected by a salt creek. If any urgent repairs to a country-craft of Jafna have to be executed either in Cocanada or in Tallarevu and if he is in need of money, the malina or the captain gets money from the Jafna merchant by telegraphic money order or borrows money from the local exporter. No repairs to steamers are done in Cocanada port; if they are to be made on a large scale, they will be taken to Calcutta; if any slight urgent repairs have to be made, it is said that they are attended to by the mechanics attached to the steamer itself; it is said that there are no cases of bottomry bond during recent years.

Baling presses.—There are two firms in the town who own these presses.

1. Cocanada Jute Press and
2. Godavari Baling Press.

1. *Cocanada Jute Press.*—This is owned by a joint-stock company managed by Messrs. Ripley & Co. Each share is worth Rs. 100. The authorized capital is Rs. 1,50,000 with 1,500 shares. The paid-up capital is

Rs. 79,400 with 794 shares. It has at present one steam press and two hand-presses. The steam press is used for the baling of cotton, jute, hemp, fleshings and coir and the two hand-presses for the baling of palmyra fibre. The two hand presses were formerly owned by Messrs. Simpson Bros. and are said to have been purchased by this concern for about Rs. 60,000. The Cocanada Jute Press bale the articles of the managing agents of Messrs. Ripley & Co., and also the articles of other exporting firms on hire.

The rates of hire are as follows: —

Steam-press—

For cotton.—Rupees 6 per bale of 400 lb. (worth about Rs. 160); the charge is heavy for cotton for want of another press for baling cotton in this town.

For hemp, jute, fleshings, and coir.—Rupees 3 per bale of 400 lb. of hemp, jute and fleshings; Rs. 3 per bale of 280 lb. of coir.

Hand press—

Palmyra fibre only.—Rupees 1-8-0 per bale of 280 lb.

The managing agents get 4 annas per bale besides establishment charges which amount to Rs. 4,000 per year. The expenses for baling generally amount to Rs. 1-8-0 per bale.

During last year, 20,000 bales were pressed by all the three presses and a profit of 12 per cent was declared as dividend.

The share capital was utilized for the construction of building, plant and machinery. The profits have been kept back as reserve fund; the reserve fund amounts to Rs. 30,000 and is invested in the Imperial Bank. No financial assistance is necessary for the working of the presses.

2. *Godavari baling press.*—This is a private partnership among three persons who own equal shares.

They are—

(*i*) Messrs. Palivela Venkata Subbarao Bros.,
(*ii*) D. Sreeramulu, and
(*iii*) B. L. Narayana Rao.

Each one of them has invested about Rs. 10,000 of their own moneys towards initial capital. They also do work on hire. There are—

1. Hand-press used for baling, hemp, jute, coir, fleshings and fibre with the same rates as those of the other company.

2. Press propelled by oil.—This is used for baling dyed fibre at Rupees 1-4-0 per bale of 1 cwt.; these bales are known as ballots.

No financial assistance is necessary for the daily run of business; the current expenditure can be met from the daily collections.

Establishment charges amount to about 1,000 per year; working expenses, cost of hoop-iron, etc., amount to about Rs. 1-8-0 per bale. One of the partners is the managing agent; he gets commission ranging from 1 anna to 2 annas per bale. During last year, this company pressed about 20,000 bales and made a profit of about Rs. 6,000 to Rs. 8,000 for the whole business.

Iron foundry.—There are two small firms doing iron foundry business. One is owned by Baba Singh and the other owned jointly by two Kapus of Koppavaram, Nallamilli Venkanna and Thothala Venkatrayudu.

1. *Baba Singh.*—He has got a small steam engine which is worth about Rs. 1,000. He bought it for about Rs. 500 from Vuppanna Bros., with his own money; and repaired it and improved it with his own skill at machine; and he has invested about Rs. 1,000 more for his current expenses. He borrowed about Rs. 500 from a local money-lender at Re. 1-0-6 on pro-notes; the remaining amount is his own money. He purchases cast iron locally from the residents of the town in the shape of broken material at about Rs. 15 per candy and purchases about 10 cwt. of coal per month and manufactures iron-furnaces and other household utensils, iron fences, and barricades; some he does according to orders and some without orders. He sells

them locally to the needy persons without the intervention of any brokers. He prepares materials worth about Rs. 500 in a month and gets a net profit of about Rs. 100 per month.

2. *Nallamilli Venkanna and Thethala Venkatrayudu.*—Karri China Venkatareddi got machinery worth about Rs. 10,000 about four years back; he left this place for Rangoon; and sold it to the present owners for Rupees 7,100; they sold some parts of the machinery for Rs. 5,000. The remaining parts, i.e., the oil-engine, etc., are worth about Rs. 2,100. They purchased broken cast-iron materials locally at about Rs. 15 per candy. They manufacture oil-factory accessories, sugarcane-crushing mill accessories, iron-furnaces, some according to orders and some for general sale. They have employed monthly servants for about Rs. 70 per mensem. It is said that they are not realizing sufficient net profits and that they intend winding up the business very soon.

Flour-mills.—There are three flour-mills in the town. They do the business on hire. They require only initial capital; for daily work they depend on their daily collections. Most of the work is given to them by sweetmeat shop-keepers. Some family persons also get their articles of food, e.g., rice and wheat converted into flour in these mills at 1 anna to 1 anna 6 pies per kuncham of rice, etc.

1. *Manyala Appana.*—The mill costs about Rs. 1,000. He borrowed about Rs. 600 from a local money-lender on pro-note at Re. 1-0-6 per mensem. He takes 12 annas for a bag of bengalgram. He has got a driver and a coolie but they are his own men. It is an engine with 5 h.p. One tin of kerosene white oil is required for 10 bags, and grease and engine oil worth about 8 annas to 12 annas are required per day; in a day he can convert 16 bags of bengalgram. Only on Fridays (i.e., the shandy day) there will be full work of converting 16 bags of bengalgram. Two of the plates have to be removed once in 15 days and two plates are worth about Rs. 10. Coolie charges for conveying water to the mill per month amounts to Rs. 2. The rent of the building is generally Rs. 10 to Rs. 20 per mensem.

2. *Karnasula Venkatraju.*—The mill costs about Rs. 3,000. It just began with five partners but there are only two partners now; each of them is said to have borrowed Rs. 1,000 from a local money-lender at Re. 1-0-6 per mensem; one of them is managing the mill. This also does work on hire. Daily expenditure is met by daily collections.

3. *Lingamalla Rangaswami.*—This mill costs about Rs. 6,000. This is a combined mill for rice and flour. The engine of the flour mill was purchased for about Rs. 3,500 from a local branch of Ruston & Co. on hire-purchase system; the hullers, etc., cost about Rs. 2,500. He paid an advance of Rs. 1,000 and has been paying an instalment of Rs. 500 per year. He charges almost the same rates as the other two for bengalgram flour. He does not require any financial assistance for his daily work as he also does his work on hire and gets daily some collections.

Gingelly mill.—The present owner purchased the mill six months back for Rs. 550 from Jonnada Veerraju and another who purchased the same about a year back for Rs. 690 from Mangapatidars; Mangapatidars purchased the mill for Rs. 1,800 and used it for four years. The present owner purchased the mill with his own money. He does the business with his own capital; he purchases bags of gingelly from local retail merchants with his own cash and not on credit and he sells the oil on cash and not on credit to local retail sellers. He does not use his mill for converting bags of gingelly to oil on hire. The mill can be used for converting one bag of 164 lb. of gingelly into oil per day. The cost of one bag of gingelly is Rupees 14-8-0. The daily expenditure is—

	Rs.	A.	P.
i. Converting gingelly to dal	1	8	0
ii. Kerosene oil	2	0	0
iii. Jaggery	0	4	0
	3	12	0

The monthly expenditure is—

	Rs.	
(i) One driver	12	
(ii) One coolie	10	
(iii) House-rent	13	Nearly Rs. 1-4-0 per day.
(iv) Licence fee (Rs. 12 per annum)	1	
	36	

Therefore the total average daily expenditure is Rs. 5.

	Rs.	A.	P.
The gross income by sale—			
65 lb. of oil	22	0	0
2½ maunds of cake	2	8	0
	24	8	0

Therefore the daily profit is Rs. 24-8-0 minus (Rs. 14-8-0 plus Rs. 5), i.e., Rs. 5.

No financial assistance is necessary in this case either for production or for marketing.

American expeller.—This is used generally for extracting groundnut oil; very rarely it is also used for extracting gingelly oil. There are two mills of this kind:—

(*i*) Owned by Kosuri Ramaswami Bros., and
(*ii*) owned jointly by Bondada Pulliah and Bachu Venkataratnam.

No. (i), can convert 25 bags per day; lands were sold to an amount of Rs. 10,000; and an amount of Rs. 4,000 was borrowed from a money-lender; the mill was purchased for Rs. 14,000 at Bombay through Messrs. Volkart Bros. They have got a rice-mill. This mill, the rice-mill and the building are all mortgaged for Rs. 20,000 to the Marwari money-lender Hiranand Ramsook for running daily transactions at Re. 1-0-6 per mensem and the Marwadi money-lender takes also a commission of 6 pies per bag purchased by the millowner.

No. (ii), was started with the own capitals of the two joint proprietors; the mill and the building is worth about Rs. 30,000; and the capital invested in running the business is about Rs. 10,000 which is also their own money. The oil and the cake are sold locally wholesale to exporters and in retail to local merchants.

Saw-milling.—A Brahman gentleman of this town purchased a saw-mill in 1928 for Rs. 14,000 from the local Baptist Foreign Mission Board. He paid Rs. 7,000 at the time of purchase and the remaining Rs. 7,000 in instalments of Rs. 1,000 each. Originally he was a timber merchant and he invested about Rs. 30,000 in that business; later on he borrowed Rs. 20,000 from the local Marwari money-lender Hiranand Ramsook for the purchase of a sawmill, saw-bench and other machines. His monthly expenditure was originally Rs. 850 to Rs. 900 out of which he used to pay Rs. 400 per mensem to an Engineer; in November 1929, he removed the Engineer and was therefore spending only Rs. 450 per mensem; he has again reduced the establishment and is now paying about Rs. 350 per mensem. The oil which is generally spent every month is worth about Rs. 100. The average daily capacity of the mill is that it can cut three to five tons; wood costs about Rs. 150 to Rs. 200 per ton; the cutting charges are Rs. 25 per ton. The wood is cut for the manufacture of furniture, i.e., chairs, almirahs, tables, etc. He imports wood, cuts them and manufactures articles; he gets the wood of other persons cut by this mill on hire at 1 anna to one anna three pies per cubic foot; he imports also foreign furniture from Australia and other places and has invested about Rs. 5,000 in the import of foreign articles of furniture.

He gets wood imported through the commission agents Ponnusami and Doraswami Ayyar & Sons of Madras and also through Messrs. Shaw Wallace & Co. of Madras; these two commission agents give him wood on credit to an extent of about Rs. 5,000 to Rs. 10,000. He has at present stock worth about Rs. 25,000.

He has a house which is worth about Rs. 10,000 and has no other property. He has now mortgaged this house, the saw-mill and all the stock with him, every thing for about Rs. 60,000 to the Marwadi money-lender in liquidation of all prior debts and he has still to pay about Rs. 15,000 to Messrs. Ponnusami & Doraswami Ayyar & Co., and to Messrs. Shaw Wallace & Co. It is said that in a short period he will have to give up his business on account of the heaviness of the debts he incurred.

Retail sundry shop-keeper.—There are about 100 retail sundry shops in the town where the ordinary necessaries of life except rice and cloths are sold. Of these, 3 are big shops with a capital of about Rs. 10,000 each, 45 medium size shops with a capital of about Rs. 1,000 each and 52 small size shops with a capital of about Rs. 300 each. These shops sell pulses, grams, oils, ghee, tamarind, jaggery, sugar, wheat flour, spices, chillies, etc. They purchase dals, sugar and wheat flour from local Muhammadan wholesale merchants on 15 days' credit; after 15 days, interest at Re. 1-0-6 per month is collected, the difference in price between cash purchase and credit purchase is 2 annas per bag; oils are purchased from two wholesale merchants sometimes on cash and sometimes on credit; but the stock of oil purchased by these retail sundry shop-keeper is of small quantities. Ghee is purchased from two commission shops of the town on credit for one week or 15 days. The difference in price between cash purchase and credit purchase is 4 annas to 8 annas per maund. The commission agent takes 12 annas per tin of 1½ maunds which is generally bought from the neighbouring villages; the commission is paid by the villagers. The commission agent gives credit to the sundry shop-keeper. Jaggery and tamarind are purchased from commission merchants who deal in those articles. They are also purchased on 7 or 15 days' credit. The commission is 8 annas per kantlam of 9 maunds; it is paid by the persons who bring the articles to the commission shop, chillies are purchased from two commission merchants on credit: the commission is 1 anna per maund from the person who brings the stock to the seller and 1 anna per maund from the buyer. Grams are purchased from the local commission merchants who are about 20 in number dealing in grams; these commission merchants take 2 annas per bag from the owner of the stock; the retail merchants purchase from them only one or two bags of each kind at a time sometimes on credit and sometimes on cash. Spices are purchased in maunds and visses by the small shop-keeper from a shop which deals in spices, etc., this shop-keeper purchases in bags from the local wholesale Muhammadan merchants and take a profit of about Re. 1 per maund.

The small shop-keeper may begin his business with an initial capital of Rs. 100; with this amount he can raise credit for the remaining 2 or 3 hundreds. The medium size sundry shop-keeper may begin his business with about Rs. 300 and can raise credit up to Rs. 1,000. Generally they commence this business with their own money, sometimes they borrow small sums of money in hundreds from local money-lenders on pledge of jewels and mortgage of landed property at rates of interest ranging from As. 12-6 to Re. 1-0-6. It is said that 4 or 5 shops were closed during the past year on account of want of sufficient sales and want of sufficient profits and not on account of heaviness of borrowings or of interest.

Retail cloth merchant.—There are about 50 retail cloth merchants in the town. About 30 of them purchase cloths from the local Muhammadan wholesale merchants and from the weavers of the neighbouring villages. The remaining retail merchants get the articles.

(*i*) From Madura, Salem, Masulipatam, Rajahmundry they get them on credit for 15 days or one month free of interest; after expiry of that time they have to pay interest at Re. 1 per cent per mensem.

(*ii*) From Uppada and Kothapalli they get laced and ordinary cloths from them on credit for one month free of interest; sometimes they give lace and yarn to the weavers and pay the weaving charges; they do not advance any moneys to the weavers.

(*iii*) From Jaggannadhagiri, Tammavaram, Karapa and other neighbouring villages. The weavers of these villages bring cloths to Cocanada every Friday when the merchants purchase cloths from them on cash payment.

(*iv*) From local wholesale merchants on credit for 15 days' free of interest; after 15 days, interest is collected at Re. 1-0-6 per mensem though in the accounts it is written as Re. 1-4-6 per mensem.

One of such merchants says that he has invested a capital of Rs. 5,000 but that it is sufficient to make transactions up to Rs. 25,000; the remaining Rs. 20,000 is an account of the credit he possesses with the local wholesale merchants and with those of Madura, Salem, Rajahmundry, etc., places. Though he has not invested any borrowed capital in his business, he says he has to borrow moneys from the local Marwari money-lenders at As. 12-6 to Re. 1-0-6 per mensem, sometimes on pro-notes and sometimes on pledge (subject to the penal interest of Rs. 1-9-0 after three months). When the articles here are not sold and when money is not on hand and when the merchants of Madura, Kanchi, Salem and other places are in need of money and send demand hundis, he has to borrow money for meeting the demand hundis. He says that he has to borrow about 20 times in an year, each time the loan amount ranging from Rs. 1,000 to Rs. 2,000; his loan transactions with the Marwari money-lender he estimates to be for about Rs. 25,000 in an year. He says it would be advantageous if the Imperial Bank or any bank with lower rate of interest gives loans to retail merchants also.

It is said that there will be a difference in price of 2 annas to 4 annas for a piece worth about Rs. 10 between cash purchase and credit purchase. There are no brokers or commission agents between the weavers in the villages and the retail merchants. There are no brokers between the local wholesale dealer and the retailer. But articles from Madura, Salem and Kanchi are got through commission agents in these places; those commission agents purchase articles from the weavers, include their commission of Re. 1 to Rs. 3 per Rs. 100 in the cost price and send the articles. In the local retail cloth market there are a few brokers who catch hold of some innocent purchasers and they collect 3 to 6 pies per rupee of bargain from the seller; the seller includes this commission charge also in the cost price; i.e., the purchaser has to pay for this broker.

There are about half a dozen yarn-dealers; they give yarn to big weavers in the village and to retail merchants on credit for eight days free of interest; after eight days, they collect interest at Re. 1-0-6 per mensem; small weavers get yarn on loan in small quantities; they sell the woven products on Friday the shandy day in Cocanada, pay a portion of the sale proceeds to the yarn dealer the same day and purchase fresh stock of yarn. There is a difference in price of 2 annas to 4 annas between the cash purchase and credit purchase of yarn from the yarn dealer per bundle of yarn which is worth from Rs. 6 to Rs. 20.

Annexure A.

Statement of Exports by Foreign, Coastwise and Railborne of Cocanada town during the year 1927-28.

(1)	Foreign.		Coastwise.		Railborne.		Total.	
	Quantity. (2)	Value. (3)	Quantity. (4)	Value. (5)	Quantity. (6)	Value. (7)	Quantity. (8)	Value. (9)
				Exports.				
		Rs.		Rs.		Rs.		Rs.
Coir	Tons 419	37,671	....	..	....	..	419	37,671
Nux vomica	Cwt. 4,594	45,998	. ..	..	Bags 1,485	22,275	Cwt. 4,594 Bags 1,485	68,273
Turmeric	Cwt. 7	55	12,671	1,48,626	....	..	12,688	1,48,681
Other dyeing substances	Cwt. 6,537	41,124	316	1,321	....	..	6,853	42,445
Palmyra fibre	Tons 2,837	12,57,924	....	..	Bags 1,584	1,52,520	Tons 2,837 Bales 1,584	14,10,444
Rice bran	Tons 1,560	65,295	....	..	Bags 334	1,000	Tons 1,560 Bags 334	66,295
Other sorts of fodder bran	Tons 2,384	91,369	.. .	..	....	..	2,384	91,369
Coconuts	No. ..	..	4,129,372	2,47,867	....	..	4,129,372	2,47,867
Fruits and vegetables	Tons 240	4,65,468	286	88,137	. .	..	526	5,53,595
Pulse	Tons 151	21,820	1,134	2,09,247	....	..	1,285	2,31,067
Gram	....	..	Tons 188	22,500	Bags 47,157	3,77,256	Tons 188 Bags 47,157	3,99,756
Paddy	Tons 462	56,400	Tons 2,830	3,07,727	Bags 3,066	18,396	Tons 3,292 Bags 3,066	3,82,523
Rice	Tons 29,860	53,28,032	Tons 24,245	47,38,301	Bags 133,175	13,31,750	Tons 54,105 Bags 133,175	13,98,083
Other sorts	Cwt. ..	..	11	94	....	..	11	94
Cutting of hides, etc.	Tons 738	92,616	....	..	....	..	738	92,616
Horns, tips, etc.	Cwt. 8,259	2,02,748	....	..	....	..	8,259	2,02,748
Bones, crushed	Tons 25	2,705	....	..	....	..	25	2,705
Bone meal	Tons 55	5,730	....	..	....	..	55	5,730
Fish, etc.	Cwt. 71	1,993	2,655	1,16,390	....	..	2,726	1,18,383

Castor oil	Cwt.	14,456	3,54,917		2,133	62,235	Tins	1,187	8,309	Cwt.	16,589	4,27,836			
	Gals.	167,320			32,307		Casks	19	2,375	Gals.	199,627				
										Tins	1,187				
										Casks	19				
Groundnut oil	Cwt.	..	..		5,797	1,72,068	Tins	329	1,974	Cwt.	5,797	1,74,042			
					68,138					Gals.	68,138				
										Tins	329				
Other sorts of oils	Cwt.	458	10,324		416	10,247	..		..	Cwt.	674	20,571			
	Gals.	4,996			5,151					Gals.	10,147				
Castor cake	Tons	50	3,415	..		..	..		..		50	3,415			
Groundnut cake	Tons	4,007	3,67,152	..		..			..		4,007	3,67,152			
Rape and sesamum cake ..	Tons	503	91,894	..		..	..		..		503	91,894			
Peas	Bags	..	..	..		..		5,327	79,905		5,327	79,905			
Ghee	Cwt.	666	39,804	..		..	Tins	25	625	Cwt.	666	40,429			
										Tins	25				
Coriander, etc.	Tons	16	5,455		49	12,895	Bags	342	3,420	Tons	65	21,770			
										Bags	342				
Castor seeds	Tons	18,466	39,06,226	..		..	..		..		18,466	39,06,226			
Cotton seeds	Tons	92	7,987		125	13,610	Bags	2,104	16,800	Tons	215	38,397			
										Bags	2,104				
Groundnuts	Tons	56,285	1,42,58,101		1,464	3,76,202	Bags	35	525	Tons	57,749	1,46,34,828			
										Bags	35				
Niger	Tons	7	2,000	..		..	..		..		7	2,000			
Gingelly	Tons	85	27,095		6,898	21,80,054	Bags	2,547	41,205	Tons	6,983	22,48,354			
										Bags	2,547				
Mustard	Tons	..	..		65	16,351	Bags	4,149	82,980	Tons	65	99,351			
										Bags	4,149				
Other sorts of seeds	Tons	11	2,748		16	3,180	..		..		27	5,928			
Chillies	Lb.	56	15	..		..	..		..		56	15			
Sugar	....		..	Tons	.. 17	295	Bags	2,117	52,925	Bags	2,117	57,524			
							Cases	583	4,304	Tons	17				
										Cases	583				
Cotton	Tons	297	2,96,112		126	1,16,270	..		..	Tons	423	4,12,382			
	Bales	1,663								Bales	1,663				
										Yds.	5,21,777				
Piece-goods..	Yds.	480	500		521,277	2,97,648	Bundles	151	30,200	Bundles	151	3,45,548			
							Bales	43	17,200	Bales	43				
Hemp, raw	Cwt.	9,121	1,24,428	..		..	Bales	95	10,450	Cwt.	9,121	1,34,873			
										Bales	95				

Statement of Exports by Foreign, Coastwise and Railborne of Cocanada town during the year 1927-28—*cont.*

(1)	Foreign. Quantity. (2)	Foreign. Value. (3)	Coastwise. Quantity. (4)	Coastwise. Value. (5)	Railborne. Quantity. (6)	Railborne. Value. (7)	Total. Quantity. (8)	Total. Value. (9)
			Exports—cont.					
Jute, raw	Tons 157	Rs. 33,434	..	Rs. ..	Bales 139 Bundles 60	Rs. 15,400	Tons 157 Bales 139 Bundles 60	Rs. 48,834
Gunnies	Bales ..	..	..	..	7,90	11,53,500	7,690	11,53,500
Carpets and rugs	Lb. 69,030	75,671	..	..	..	..	69,030	75,671
Tobacco	Lb. 1,339,028	6,04,955	602,823	1,67,247	..	..	1,991,851	7,74,202
Cigars	Lb. 2,892	3,335	6,214	5,254	..	..	9,106	8,589
Cigarettes	Cases ..	..	..	..	642	96,300	642	96,300
Other sorts of tobacco	Lbs. 56,750	21,281	..	..	..	..	56,750	21,281
Tallow and sterine	Cwt. ..	..	728	72,976	..	..	728	72,976
Kerosene oil	Tins ..	..	..	..	881,535		881,535	
	Cases ..	..	..	..	17,873		17,873	
	Tanks ..	..	..	..	957	45,17,751	957	45,17,751
	Drums ..	..	..	..	62,978		62,978	
	Barrels ..	..	..	..	6,796		6,796	
Petrol	Cans ..	..	..	..	8,520	25,560	8,520	25,560
Condensed milk	Cases ..	..	..	..	1,107	24,350	1,107	24,350
Coconut oil	Tins ..	..	..	..	5,047		5,047	
	Casks ..	..	..	..	205	1,00,430	205	1,00,430
	Cases ..	..	..	..	448		448	
Jaggery	Bags ..	..	..	..	2,231	27,780	2,231	27,780
Matches	Cases ..	..	..	..	1,075	80,635	1,075	80,635
Molasses	Bags ..	..	..	..	4,792	47,920	4,792	47,920
Salt	Bags ..	..	..	..	1,402	3,500	1,402	3,500
Soda ash	Bags ..	..	..	..	2,476	16,094	2,476	16,094
Tamarind	Bags ..	..	..	..	10,705	96,345	10,705	96,345
Cotton twist yarn	Bales ..	..	..	..	1,058	4,23,200	1,058	4,23,200
Wheat and wheat flour	Bags ..	..	..	..	1,405	21,075	1,405	21,075
Cotton yarn	Bales ..	..	..	..	227	79,450	227	79,450
Total	..	2,79,53,782	..	93,86,742	....	89,85,684	....	4,63,26,208

Annexure B.

Statement of Imports by Foreign, Coastwise and Railborne of Cocanada town during the year 1927-28.

(1)	Foreign. Quantity. (2)	Foreign. Value. (3)	Coastwise. Quantity. (4)	Coastwise. Value. (5)	Railborne. Quantity. (6)	Railborne. Value. (7)	Total. Quantity. (8)	Total. Value. (9)
				Imports.				
		Rs.		Rs.		Rs.		Rs.
Sodium Carbonate	Cwt. 17,235	1,16,305	..	..	Bags .. 3,860	30,880	Cwt. 17,235 Bags. 3,860	1,49,185
Aluminium	,, 2,454	1,76,499	..	..	..	..	2,454	1,76,499
Mixed yellow metal ..	,, 648	30,727	..	..	..	..	648	30,727
Copper Wire	,, 30	1,622	..	..	..	..	30	1,622
Iron and steel	Tons 104	20,383	..	..	..	..	104	20,383
Other Manufactures of iron and steel.	,, 277	48,460	..	..	..	..	277	48,460
Tin	Cwt. 70	12,762	..	..	..	..	70	12,762
Metals unenumerated ..	,, 27	11,824	..	..	..	..	27	11,824
Kerosene Oil	Gals. 2,474,604	10,92,625	9,810,471	33,74,900	..	..	12,285,075	44,67,525
Lubricating oil	,, 254	757	169,680	1,64,377	..	..	169,934	1,65,134
Other kinds of oil	,, 11	1,431	4,074	9,176	..	..	4,085	10,607
Provisions and oilman stores.	Cwt 214	27,139	..	..	..	..	214	27,139
Milk, Condensed and Preserved, *etc.*	,, 3,326	2,09,716	..	..	..	..	3,326	2,09,716
Sugar	Tons 3,993	7,00,014	..	..	..	..	3,993	7,00,014
Fruits and vegetables ..	,, ..	..	327	46,522	..	..	327	46,522
Gram	..	..	Tons 1,204	1,64,616	Bags 63,863	5,10,904	Tons 1,204 Bags 63,863	6,75,520
Pulse	Tons ..	..	.. 764	1,20,460	..	..	764	1,20,460
Paddy	..	..	Tons 217	21,000	Bags 4,175	29,225	Tons 217 Bags 4,175	50,225
Rice	..	..	,, 327	72,544	,, 77,317	7,73,170	Tons 327 Bags 77,317	8,45,714

Statement of Imports by Foreign, Coastwise and Railborne of Cocanada town during the year 1927-28—*cont.*

(1)	Foreign.		Coastwise.		Railborne.		Total.	
	Quantity. (2)	Value. (3)	Quantity. (4)	Value. (5)	Quantity. (6)	Value. (7)	Quantity. (8)	Value. (9)
Imports—cont.								
Hides and skins, raw ..	Tons ..	Rs. ..	155	Rs. 1,96,744	..	Rs. ..	155	Rs. 1,96,744
Matches	Gross ..	..	437,350	8,23,548	Cases 777	58,275	Gross 437,350 Cases 777	8,81,823
Mustard	Tons ..	..	114	22,607	..	..	114	22,607
Other seeds	Tons ..	.	18	8,138	..	..	18	8,138
Spices	Cwt. ..	..	249	6,129	..	..	249	6,129
Piecegoods	Yds. ..	..	196,948	57,211	Bales 4,352	17,40,800	Yds. 196,948 Bales 4,352	17,98,011
Jute, raw	..	..	Tons 223	55,393	,, 11,666	5,83,300	Tons 223 Bales 11,666	6,38,693
Gunny, bags	..	..	No. 751,768 Tons 715	3,40,185	,, 9,784	14,67,600	No. 751,768 Tons 715 Bales 9,784	18,07,785
Jute, rope and twine ..	Cwt. ..	..	116	2,390	..	..	116	2,390
Tobacco	..	..	Lb. 32,316	7,898	Bales and Bundles 9,341	5,60,460	Lb. 32,316 Bales and Bundles. 9,341	5,68,358
Wood and timber	C. Tons ..	..	5,979	8,94,232	..	..	5,979	8,94,232
Castor seeds	Bags ..	..	..	..	882,921	1,23,60,894	882,921	1,23,60,894
Gingelly	,, ..	..	..	..	103,280	15,49,200	103,280	15,49,200
Groundnuts	,, ..	..	..	..	1,484,013	2,07,76,182	1,484,013	2,07,76,182
Nuxvomica	,, ..	..	..	..	441	3,428	441	3,428
Twist and cotton yarn ..	Bales ..	..	..	..	5,496	19,22,600	5,496	19,22,600
Petrol	Cans ..	..	..	..	46,250	1,38,750	46,250	1,38,750
Wheat, wheat flour and sooji.	Bags ..	..	..	..	8,000	1,20,000	8,000 1,084	1,20,000 2,16,800
Cigarettes	Cases ..	..	..	..	1,084	2,16,800		
Cement	Bags ..	..	..	..	5,917	17,751	5,917	17,751

Peas	,, ..	..	..	..	14,262	2,13,930	14,262	2,13,930
Oil-cakes	,, ..	..	..	..	20,820	1,24,920	20,820	1,24,920
Hemp	,, ..	..	..	..	1,176	70,560	1,176	70,560
Rice bran	,, ...	..	..	..	5,298	15,894	5,298	15,894
Biscuits	Cases	..	..	..	850	8,500	850	8,500
Cotton	Bales	..	..	..	287	43,050	287	43,050
Coconut oil	Tins	..	..	..	5,525	55,250	5,525	55,250
Cotton seed	Bags	..	..	..	2,362	14,172	2,362	14,172
Coriander	,, ...	..	..	..	513	5,130	513	5,130
Coal tar	Tins	..	..	..	3,701	14,604	3,701	14,604
Divi Divi	Bags	..	..	..	65	220	65	220
Palmyra fibre ..	Bundles ..	..	..	..	5,691	3,81,828	5,691	3,81,828
	Bales	..	..	..	32		32	
	Wagons ..	..	..	..	6		65	
Groundnut oil ..	Tins	..	..	..	7,979	50,274	7,979	50,274
	Casks	..	..	..	20		20	
Hemp seeds	Bags	..	..	..	394	4,728	394	4,728
Kappas	,, ...	..	..	..	3,079	36,960	3,079	36,960
Paper	Bales	..	..	..	95	9,500	95	9,500
Tamarind	Bags	..	..	..	1,043	9,830	1,043	9,830
Total ..		24,52,264	..	63,88,070	..	4,39,19,769	..	5,27,60,103

Annexure C.

List of Vaisya money-lenders.

1. Messrs. Pydah Sree Ramakrishnayya Bros.
2. Mr. Pydah Venkatachalapathi.
3. ,, Pydah Suryanarayanamurthi.
4. ,, Pydah Ramakrishnayya.
5. ,, Pydah China Ramakrishnayya.
6. ,, Pydah Satyanarayana.
7. ,, Mutha Krishnamurthi.
8. ,, Mutha Satyaprasannam.
9. ,, Mutha Sitaramaswami.
10. ,, Mutha Malleswara Sarvarayudu.
11. ,, Boggavarapu Subba Rao.
12. ,, Chitturi Venkatraju.
13. ,, Nalam Ramalingayya.
14. ,, Nalam Ananda Rao.
15. ,, Gudimetla Appalaraju.
16. ,, Batchu China Venkatrayadu.
17. ,, Batchu Venkataratnam.
18. ,, Bondada Pullayya.
19. ,, Bachu Perraju.
20. ,, Palivela Subba Rao.
21. Mrs. Vijjapu Satyanandam.
22. Mr. Bangaru Raghavayya.
23. ,, Bangaru Satyanarayana.
24. Mrs. Pydah Venkataraju.

Annexure D.

List of Marwari money-lenders.

1. Mr. Hiranand Ramsook.
2. ,, Choukmall Jetmall.
3. ,, Nattajee Kesarimall.
4. ,, Kesarimall Punnamchand.
5. ,, Hukmajee Kasturchand.
6. ,, Kubajee Heerajee.
7. ,, Soukalchand Chinni Lal.
8. ,, Punnamchand Narasingjee
9. ,, Chinnajee Bhutajee.

Annexure E.

Statement showing the working capital of the several co-operative societies in Cocanada town as they stood by 30th June 1929.

Name of the society.	Working capital.						Loans disbursed during the year.	Debts overdue from members.	
	Number of members.	Share capital.	Reserve fund.	Outstanding loans borrowed.	Deposits.	Total.		Principal.	Interest.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		Rs	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. District Central Bank.	266	81,000	25,947	1,50,285	4,53,136	7,10,418	5,26,312	1,07,364	2,242
2. Cocanada Co-operative Urban Bank.	381	10,986	3,276	..	61,578	75,840	31,714	12,625	3,827
3. Police Employees Co-operative Credit Society.	444	7,883	85	..	7,140	15,108	27,702	548	18
4. Government Public Servants' Credit Society.	246	3,371	347	4,165	1,800	9,683	9,179	283	270
5. Mercantile Employees' Credit Society.	101	3,634	201	2,000	25	15,860	13,455	1,498	30
6. District Labour Public Servants' Credit Society.	22	314	3	400	19	736	670	243	13
7. Cocanada Christian Credit Society.	110	1,774	380	..	861	3,015	3,060	1,509	19
8 Ramarayapeta Credit Society.	69	1,320	20	600	..	1,940	660	1,866	37
Total ..	1,628	1,10,382	30,259	1,67,450	5,24,559	8,32,600	6,12,752	1,25,936	6,256

N.B.—(i) The figures in rupees are given to the nearest rupees.

(ii) Out of Rs. 4,53,136 shown under deposits against District Central Bank, the amount deposited by individuals is Rs. 2,24,074. Out of the amount of Rs. 2,24,074 deposited by individuals, the amount of—

	Rs
Fixed deposits	1,05,128
Current deposits	70,155
Savings deposits	40,245
Provident Fund	8,537
Total ..	2,24,074

Annexure F.

Statement showing the amounts of loans disbursed by the several co-operative institutions in Cocanada town during the year 1928-29.

Name of the society.	Loans not exceeding Rs. 50.		Loans exceeding Rs. 50 but not exceeding Rs. 100.		Loans exceeding Rs. 100 but not exceeding Rs. 250.		Loans exceeding Rs. 250.		Total.	
	Number.	Amount	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		Rs.		Rs.		Rs.		Rs.		Rs.
Police Employees' Society	249	1,655	34	18,484	16	2,523	12	5,040	311	27,702
Government Public Servants' Co-operative Credit Society.	201	5,251	76	5,279	37	5,008	..	..	314	15,538
Cocanada Mercantile Employees' Co-operative Credit Society.	25	966	46	3,707	17	2,875	24	9,840	112	17,388
District Labour Department Public Servants' Co-operative Credit Society.	15	420	1	100	1	150	..	..	17	670
Cocanada Co-operative Bank	204	7,808	37	3,460	51	8,750	23	10,975	315	30,993
Cocanada Christian Co-operative Bank.	18	800	14	1,335	4	625	1	300	37	3,060
Ramaraopeta Christian Co-operative Bank.	5	160	1	100	2	400	.	..	8	660
Total ..	717	17,060	209	32,465	128	20,331	60	26,155	1,114	96,011

N.B.—The District Bank issued to the individuals loans of amounts exceeding Rs. 250 and the amount so issued was Rs. 50,720.

Annexure G.

Statement showing the amounts of loans and purposes for which they were disbursed by the several co-operative institutions in Cocanada town during the year 1928–1929.

Name of the society	For cultivation expenses		For payment of kist or shist.		For land improvement		For handicrafts.		For trade.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		Rs.		Rs.		Rs.		Rs		Rs.
Police Employees' Society	..	..	..	..	..	..	..	..	..	..
Government Public Servants' Co-operative Credit Society.		..	1	10	..	.	..	..	..	..
Cocanada Mercantile Employees' Co-operative Credit Society.	..	..	..	..	..	..	..	..	1	300
District Labour Department Public Servants' Co-operative Credit Society.	..	..	..	..	..	..	..	..	..	..
Cocanada Co-operative Bank . .	7	1,675	1	125	3	725	2	50	28	6,630
Cocanada Christian Co-operative Bank ..	..	..	..	..	..	..	..	..	2	150
Ramaraopeta Christian Co-operative Bank.	..	..	..	..	..	..	1	200	..	..
	7	1,675	2	135	3	725	3	250	31	7,080

Name of the society.	For education.		For construction of houses, etc.		For purchase of lands.		For purchase of food stuff and other necessaries of life.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
		Rs.		Rs.		Rs.		Rs.
Police Employees' Society . ..	..	..	15	1,049	1	140	43	4,124
Government Public Servants' Co-operative Credit Society.	2	90	8	352	..	..	60	2,703
Cocanada Mercantile Employees' Co-operative Credit Society.	..	..	1	80	..	..	5	850
District Labour Department Public Servants' Co-operative Credit Society.	..	..	..	..	..	..	17	670
Cocanada Co-operative Bank	4	250	22	2,100	3	625	81	5,648
Cocanada Christian Co-operative Bank.	2	160	3	550	..	..	..	..
Ramaraopeta Christian Co-operative Bank.	..	..	4	280	..	..	3	180
	8	500	53	4,411	4	765	209	14,175

Name of the society.	For liquidation of prior debts.		For marriages.		For other religious ceremonies.		For litigation.		Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
		Rs.		Rs.		Rs.		Rs.		Rs.
Police Employees' Society	179	15,729	70	6,002	3	658	..	..	311	27,702
Government Public Servants' Co-operative Credit Society.	223	11,040	17	1,260	3	83	..	..	314	15,538
Cocanada Mercantile Employees' Co-operative Credit Society.	97	15,126	8	1,032	..	..	..	..	112	17,388
District Labour Public Servants' Co-operative Credit Society.	..	..	..	..	..	..	..	..	17	670
Cocanada Co-operative Bank	187	11,115	10	1,125	14	850	3	75	315	30,993
Cocanada Christian Co-operative Society.	28	2,000	2	2, 00	..	..	..	..	37	3,060
Ramaraopeta Christian Co-operative Society.	..	..	..	..	..	..	..	..	8	660
Total ..	664	55,010	107	9,619	20	1,591	3	75	1,114	96,011

ANNEXURE H.

Statement showing the entrance fee, the weekly payments, the number of members to be enrolled, amount of loan obtainable, and the amount of monthly repaying instalments of The People's Own Provident and General Insurance Company, Limited.

Class.	Entrance fee.	Candidature fee to be paid along with Entrance fee.	Candidature fee to be paid every week for eleven weeks.	Number of members to be enrolled in the next two weeks from the date of admission.	Amount of loan obtainable after three months.	Repayment by the monthly instalments.
	RS.	RS.	RS.		RS.	RS.
A	60	40	40	Two members of Class A.	5,000	60
	Total amount to be paid— Rs. (60 + 40) + 440 = 640.					
B	48	32	32	Two members of Class B.	4,000	48
	Total amount to be paid— Rs. (48 + 32) + 352 = 432.					
C	36	24	24	Two members of Class C.	3,000	36
	Total amount to be paid— Rs. (36 + 24) + 264 = 324.					
D	24	16	16	Two members of Class D.	2,000	24
	Total amount to be paid— Rs. (24 + 16) + 176 = 216.					
E	12	8	8	Two members of Class E.	1,000	12
	Total amount to be paid— Rs. (12 + 8) + 88 = 108.					
F	6	4	4	Two members of Class F.	500	6
	Total amount to be paid— Rs. (6 + 4) + 44 = 54.					

N.B.—Every agent must abide by the rules under this schedule.

Class.	Entrance fee.	Candidature fee of twelve weeks to be paid in advance and in one lump sum.	Number of members to be enrolled in the next two weeks from the date of admission.	Amount of loan obtainable after three months.	Repayment by monthly instalments of
	Rs.	Rs.		Rs	Rs.
G	4	36	Two members of Class G.	400	5
	Total amount to be paid—Rs. 4 + 36 = 40.				
H	3	24	Two members of Class H.	300	5
	Total amount to be paid—Rs. 3 + 24 = 27.				
I	2	18	Two members of Class I.	100	4
	Total amount to be paid—Rs. 2 + 18 = 20.				
J	2	12	Two members of Class J.	100	4
	Total amount to be paid—Rs. 2 + 12 = 14.				
K	1	6	Two members of Class K.	50	2
	Total amount to be paid—Rs. 1 + 6 = 7.				

N.B.—Every agent must abide by the rules under this schedule.